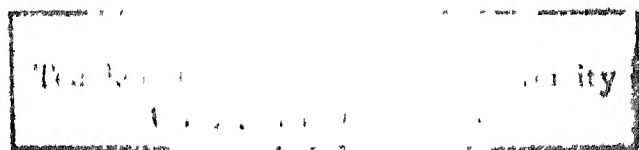


YOUR MARRIAGE
A Guide to Happiness



Books by NORMAN E. HIMES

PRACTICAL BIRTH-CONTROL METHODS

MEDICAL HISTORY OF CONTRACEPTION

A GUIDE TO BIRTH CONTROL LITERATURE. A SELECTED
BIBLIOGRAPHY ON THE TECHNIQUE OF CONTRACEP-
TION AND ON THE SOCIAL ASPECTS OF BIRTH CONTROL

YOUR MARRIAGE A GUIDE TO HAPPINESS

Editor

ILLUSTRATIONS AND PROOFS OF THE PRINCIPLE OF POPU-
LATION

ECONOMICS, SOCIOLOGY AND THE MODERN WORLD. ESSAYS
IN HONOR OF T. N. CARVER

FRUITS OF PHILOSOPHY

Pamphlets

THE TRUTH ABOUT BIRTH CONTROL

THE CHALLENGE OF BIRTH CONTROL

YOUR MARRIAGE

A Guide to Happiness

BY

NORMAN E. HIMES

WITH A FOREWORD BY

ROBERT LATOU DICKINSON, M.D., F.A.C.S.

Illustrated with Charts

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FOREWORD

THESE are the days when we are planning the mating of love and logic, of romance and common sense. These are the days with sociology maturing. Therefore we should expect the teacher in this science of society to be the marriage counsellor best equipped, most open minded, most modern-minded. It is his to devise the wedlock with fewest passkeys. It is his to undertake to develop the infant industry until it furnishes a thoroughly stable bond for investment. He is even expected to look facts in the face. This Professor Himes does fairly and squarely.

Any doctor should be grateful to an author who can translate our technical writing into plain English that people can understand. This is the service rendered by this author. He takes up the way a young couple should go about hunting the properly equipped kind of a physician before the engagement is announced, or at least before the marriage date is set, and what exact detail they should expect from the examination and instruction. With the literature on all this matter of adjustment in marriage relations few people have the familiarity shown by Professor Himes and developed by his many years of teaching.

There is particular need of this sound advice before marriage now that the state calls for a certain test, because this test is only part of the desirable preparedness. In this connection a list of centers for marriage counsel is given. Dr. Himes shows he is thoroughly familiar with the type of questions in the minds of people, younger and older, who have marriage in mind. He does not overlook a variety of adjustments, mental and physical, about which they do not yet know enough to have them in mind.

Among the recent books on marriage none other has had time to draw the best from the newer studies on happiness in marriage and predictions for happiness. The summary should give young couples very many suggestions for appraisal of each

other's qualities and background and ability to adjust to life-comradeship, quite aside from the formal reckonings of the Terman-Burgess-Cottrell methods. Other books have also discussed budgeting and finance and the least income on which one can marry, but no other is believed to take up, in connection with the recent efforts to improve our housing, the renting, building or purchasing of the home. In none other are the consumer interests better shown in search of information looking towards intelligent buying, not forgetting the concern with such problems as life insurance, or loans, or illness, or spacing of children.

This writing has the human touch, with direct speech, practical sense, sympathetic understanding of intimate needs, and holds to the best of the older ideals.

ROBERT LATOU DICKINSON

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INTRODUCTION AND ACKNOWLEDGMENTS

THE purpose of this volume is to offer a frank, honest, scientifically accurate discussion of some of the real problems facing young people today. It is designed especially for those about to be married, or for those who have just been married and who have thus the greater portion of the glorious adventure ahead of them. The older group has, however, not been forgotten. For the problems of, let us say, economic and sexual adjustment in marriage are perennial. They are constantly springing up and take ever changing forms. No one knows enough to solve them all. It is hoped that the suggestions here offered may be found useful.

Although this book is intended for adults and for those approaching marriage, an increasing number of educators in our colleges, in church groups, in Young Men's Christian Associations and Young Women's Christian Associations realize the importance of preventing marital difficulties by training prior to marriage. Physicians who, in the course of their practice, meet with marital difficulties among their patients may well find a use for this book owing to the impossibility of re-educating patients in a few brief office calls. It is to be hoped also that marital counselling bureaus (see Appendix B for a list) will find the book useful from the preventive and therapeutic standpoints, if they want to make it available to their clients. An increasing number of troubled parents of young people approaching marriage, parents who are alert to their obligations to guide their children not by ineffective moralistic formulas but by the more rational dicta of modern science, may well find useful the guidance contained herein.

Valuable criticisms on the chapter on "The Wise Use of Credit" have been received from Dr. Le Baron R. Foster of the Pollak Foundation, Newton, Massachusetts, and on the two chapters on insurance from Mr. E. A. Gilbert, of Gilbert and

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Reis, New York Insurance Consultants. On the medical portions Dr. Robert L. Dickinson has offered valuable ideas and corrections. Dr. James C. Janney, Assistant Professor of Gynecology, Boston University Medical School, and a leader of the Marriage Study Association in Boston, read the entire manuscript and offered helpful ideas. My wife, Vera C. Himes, has been of invaluable help in collecting and organizing material, typing the various drafts of the manuscript and in preparing the Index. Special thanks are due Professor E. W. Burgess of the University of Chicago and Professor Leonard S. Cottrell, Jr., of Cornell University for permission to use here, for the first time completely in print, their carefully worked out marital prediction test and test of adjustment in marriage.

Professor Cottrell and Mrs. Emily B. H. Mudd, Director of the Marriage Counsel, Philadelphia, read the entire manuscript and offered helpful suggestions. Mrs. Mudd also checked by correspondence the up-to-dateness and accuracy of the list of marriage advice centers in Appendix B. Thanks are due Professors Burgess and Cottrell and their publishers, Prentice-Hall, Inc., for the use of certain charts from their recent book, *Predicting Success or Failure in Marriage*. Thanks are likewise due Professor Terman and the McGraw-Hill Book Company for the use of certain charts in *Psychological Factors in Marital Happiness*.

I would be pleased to receive letters at Hamilton, New York, from readers informing me of what problems, here neglected, they would like to see discussed in future editions; wherein the reader thinks the suggestions offered are sound or unsound. This is not a request for "fan-mail," but is merely a declaration of the desirability of, and need for, cooperative learning "as we go along."

NORMAN E. HIMES

Hamilton, New York
January, 1941

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PART A

SO YOU'RE THINKING OF MARRIAGE!

CHAPTER 1

OUR POINT OF VIEW

MILLIONS of American youth are in a dilemma. The greatest depression in world history has caused the postponement of from one to three million marriages in the United States alone in recent years. We have some ten million unemployed. In some countries like England, especially in its so-called depressed areas, countless youth, now of age, have never known what it is to be regularly employed. Those of our youth who are employed have to put up with lower wage rates and reduced hours, both of which curtail income, just as they want to settle down and marry. Yet these people are normal individuals with normal sexual endowment. They clamor for an outlet, for adjustment on some level. What shall it be? Must they be allowed to drift without guidance or to stumble aimlessly, ignorantly, and dangerously on the basis of back-alley information gleaned here and there from playmates and pals? As the founders of future families, do they not deserve better from us?

When youth has looked at unemployment, low wages, dependence on parents, on insecurity, it next looks at modern marriage and wonders. They recall the high divorce rate in the United States—one for every six marriages. They read newspaper accounts of the instability of marriage in Hollywood, home of heroes and heroines. They wonder about these playboys and playgirls, these Casanovas and Cleopatras, and despite their glamorization of movie actors and actresses, wonder if they too must be a party to such a mess in human relationships. The Hollywood stories doubtless give a false picture to our youth not only because they do not represent all of Hollywood but because most Americans stay married and are reasonably happy in marriage. But that has not impressed youth so

vividly. They recall rather our easy divorces and easy, carefree, irresponsible marriages, they recall our Mexican divorces, our Renos and Gretna Greens.

Their marriage will not founder, if it can be prevented by knowledge. Such is the resolution of modern American youth as shown in high school, college and church conferences—wherever youth gathers nowadays. The same determination is shown also in the very rapid growth of courses on marriage in American colleges whenever teachers and especially administrative officials have been wise enough to yield to a persistent student pressure.

This point is not open to dispute: the young men and young women of America want to form a satisfying and stable marital union. They want to avoid the pitfalls their elders have, mostly through ignorance, all too frequently fallen into. They want to know how to choose a mate more wisely, how to match personalities more effectively and harmoniously, how to handle the problem of the sex impulse, how to meet the problems of engagement, especially how to adjust in marriage; how to achieve a completely happy and enduring marriage. They worry too much about birth control and sexual adjustment and not enough about how to achieve intelligent economic adjustment in marriage by prudent buying, proper budgeting and the wise use of credit. Not only our youth but adults as well do not understand how to protect their economic interests as consumers or buyers in the matter of life insurance. The chance that a need will arise to adopt children may seem only a remote possibility now. Yet we know that ten percent of the married people in the United States are sterile, while another fifteen percent are infertile combinations. Little do young people know about the relative merits of buying, building or renting a home. Most of them never heard of premarital health examinations (as distinct from certifications of freedom from venereal disease), much less do they realize the importance of such examinations for the future of their families. They could learn more about the art of getting along together in marriage; and, the hopeful thing is that most of them are very anxious to learn what reliable knowledge is available. They realize least of all what

builds or destroys happy marriage, what personality traits, what background factors in a spouse make for marital happiness. Indeed no one knew this until the last few months or years.

On these and related problems, facts are reviewed and counsel offered in this book. Though many of the problems discussed are old, they have become recently more pressing; and the facts bearing on them have certainly increased. For some years it has been my determination to do what lay in my power to help youth solve them. There is nothing final, in my mind, about the suggestions herein offered. Though many questions remain unanswered by modern science, the information recently gathered represents a notable step forward over the opinions, guesses, and subjective intuitions of recent years. I do not pretend to have eliminated subjectivity from the discussions that follow. But a sincere effort has been made to present a balanced and informative account of the problems discussed.

A great many books on marital advice and adjustment published in recent years have undoubtedly overemphasized the sex factor and unduly minimized the economic and psychological (personality) factors. There has been a spate of such books in the last few years. Why add another? It is to be hoped that this is not another. This book gives equal importance to the economic, psychological, sexual, and social factors. An effort has been made to see that a broad social point of view permeates every phase of the discussion. On the other hand, a conscious effort has been made to focus these factors, as through a lens, on the individual, in order that its practical usefulness to the individual as a sober guide might be enhanced.

The overemphasis on sex in many books on marriage written in the last decade or two, is a natural consequence of the suppression of such discussion in the past under the influence of religious conservatism, faulty childhood conditioning, an adult desire to keep the younger generation "in line," etc. Even the law has not been without some responsibility for the deluge of books overemphasizing sex. Nevertheless, within the

last few decades there has been a remarkable change in public opinion

The general public, and especially modern youth, is no longer willing to get its guidance on these matters at second-hand, much less from the gutter. It is determined that sex shall be viewed as a normal phase of human existence, as something clean and decent, and not as something nasty and unwholesome. It recognizes the sexual impulse as an important contributing factor to human happiness—a point of view long overdue in the course of human development. This impulse, healthy as it is, ought to be encouraged and guided rather than suppressed or turned into unwholesome channels.

The mistake that has been made in many of the current popular books on sexual education has been, on the one hand, an excessive sentimentality and scientific inaccuracy; or, on the other, one of the following three types of bias: (1) the reactionary bias, which is by far the most common; (2) the radical bias of crack-pot sex reformers who seem to think that we can wipe the slate clean and start all over again in human experience. These writers are sometimes physicians specializing in the treatment of abnormal cases. In fact, it has been true that until recently we have had a great deal more certain knowledge about abnormal sexual behavior than about its normal phases. (3) The religious bias is closely similar to the reactionary bias, but not quite identical with it. Reactionary people with a religious approach are often unsympathetic toward the real problems of youth. They thunder away at them with the doctrine that all our problems would be solved if modern youth would only suppress its latent impulses and return to religion.

Whether we like it or not we live in an age of increasingly secular outlook on the problems of life. There is no more reason why sex, love and marriage, and the economic, psychological and social problems of marriage should be essentially or exclusively approached from the point of view of conservative religion than from any other single viewpoint. Increasingly the attitude of youth is rationalistic and scientific. While youth needs religious and ethical guidance in this difficult field of

changing morals and attitudes, young people will not listen to reactionary, unsympathetic and ignorant piety. They demand enlightenment in order to achieve marital happiness and adjustment. Supernatural religion is coming to be an insufficient control. All this does not mean that religion is not a useful social instrument for social control. But it must function as an instrument of enlightenment, not of reactionary suppression of man's fundamental and just impulses.

Real problems and not fictitious ones are attacked in this book. There is no use in evading the fact, for example, that modern youth is much worried about delayed marriage; that it has a strong impulse to sexual union, thwarted for the most part by present-day economic circumstances, that, in an increasing proportion of cases, modern youth kicks over the traces, that this results in problems; and that these problems are not to date solved. They will not be solved by this book; but it may help.

In the same way, there is a frank discussion here of pre-marital sex experience, of sexual, economic, psychological, and social adjustment in marriage, of insurance, consumer credit, sterility, etc. These are real problems of modern life for young adults. And their discussion must be dragged out into the open for their enlightenment. As a teacher of young people who demand plain and honest answers to plain and sincere questions, I am convinced that there should be a minimum of verbiage and of evasion, and a maximum of honest and hard-hitting attack on such real problems—real, that is, in terms of the aspirations and needs of modern youth. Moreover, the call nowadays is for succinct, accurate statement, not for^{is}clusive, frothy verbiage in which words are used to conceal ideas instead of to reveal them. Accordingly, throughout this book there is an emphasis upon the chief worries and desires of young adults.

Since this chapter was written I have just read a study of "The Sex Questions of Undergraduate College Students," a Master's thesis at Columbia University by Mrs. Ruth White Beebe. This analyzes 8,000 questions from over 2,000 students

in sixteen colleges Mrs. Beebe concludes that: "For the men the outstanding interests were found to be Medical Aspects of Venereal Diseases, Methods of Birth Control, Frequency of Coitus, Birth Control in General, Coitus in General, General Anatomy and Physiology of Sex and Reproduction, and the Moral and Health Value of Premarital Coitus. Women were most interested in. Methods of Birth Control, Birth Control in General, General Anatomy and Physiology of Sex and Reproduction, Medical Aspects of Venereal Diseases, Who, When, Where, and How to Give Sex Education to the Child; Necking, Petting, and Dating in General, Nature of Sex Desire and Love, General Sex Adjustment in Marriage, and General Sex Education."

These conclusions I had arrived at quite independently as a result of teaching social science to college students for fifteen years. Especially have these conclusions been forced upon me as a result of teaching at Colgate University for seven semesters a course on preparation for marriage, taken, on a voluntary basis, by half the Colgate seniors or juniors before they graduate. What they want to know is very similar to what Mrs. Beebe found college students in general wanted to know. Accordingly, the emphasis in this book is adjusted to the needs of youth rather than to some subjective notion of what they ought to learn. There is no reason to suppose, offhand, that the needs of non-college youth are essentially different from those of men still in college.

Mrs. Beebe continues "One of the most interesting and significant findings in this study is the tremendous desire on the part of young people, students, to know—to know the whole gamut of facts concerned with the sexual aspects of life and how to handle these facts. Youth cannot understand and does not have the knowledge it needs. Youth wants to know what is legal, what is moral, what is 'being done.' Men want to know about women. Women want to know about men. Both want to know which practices are harmful, which beneficial. They want to know how to evaluate the place of sex in their own lives. Most of all, they want to know, now and in

the future, how to live the abundant, happy healthful life" (pp 58-60)

Most of the above questions relating to sex are fully and frankly discussed, but in addition many other aspects of marriage are also treated. The wide range and choice of topics are deliberate. The reader is asked to bear in mind that others may have needs different from his own, and that what interests one reader may not fill the needs or answer the questions of another. An effort has, therefore, been made to anticipate the most common questions, and to report on them in the light of modern science, free from bias and with a minimum of subjective opinion. Many topics, generally discussed in readily available books, are omitted. For example, I have not treated the hygiene and routine of pregnancy, nor the care and training of children, nor sex anatomy and physiology.

The matter of opinion, and especially of conflict of authorities in this field, is a difficult and pressing one. In fact, it may be said that the whole field of marital counselling is still in too large a degree in the opinion state. This is unfortunate. But there is nothing an author can do about it except to attempt, as much as possible, to draw upon the latest, objective, scientific studies. This I have made an effort to do. In some fields, such as the question of the nature of happiness in marriage and the qualities of personality or character that most contribute to it, we are faced by a mountain of opinion and a molehill of scientifically established facts.

Unfortunately, some of the newer scientific results run counter to not a few of the widely accepted opinions of authorities. In such an event, what is one to do? In science, when opinion and fact collide, opinion has to give way. On the other hand, there is always the question. To what degree has this point been *demonstrated* to be a scientific *fact*? Is a statistical analysis, however competent, of a small sample of a population in a given geographical area and in a limited period of time to be accepted at full value, while all the subjective experience of the best minds of the race is rejected? I doubt it. Wherever there has been a conflict, on the one hand, between revolu-

tionary "principles" statistically determined on a small sample, and on the other hand, the judgment and conclusions of experts based upon their wide knowledge of human nature, history, clinical experience, and science in general, I have accepted the latter. Whenever there was agreement I have considered that the former, of course, re-enforced the latter. Until such time, in a word, as there are corroboratory studies on marriage besides those by Professor Terman * and by Professors Burgess and Cottrell,† I think we should view such studies with sympathy but caution. In the applied field of practical advising they must be discounted at present. Perhaps these authors would take the same point of view. At all events, that is my judgment. Admitting that we need more scientific knowledge, the best I can do is to draw upon the experience of previous writers, on my own counselling and scientific experience, plus whatever help can be secured from the new factual studies. At the rate new facts are coming to light it will take at least two decades, and more likely five or six decades, before we shall have factual studies in sufficient number to establish certain principles as facts when they conflict with previous subjective interpretation of experience. Clanking statistical machinery is not a substitute for good reasoning and good judgment, however much it may help them. Moreover, since figures have a tendency to bore people, in this book, intended for the general public, few statistics are presented, and conclusions, without the supporting evidence, are emphasized.

Though this account is focussed upon enhancing and maintaining marital happiness or adjustment—happiness and adjustment are not necessarily the same thing—I think we ought to realize that personal happiness is by no means the sole object of marriage. But only within recent decades has happiness, the hedonistic objective, been given its day in court.

* *Psychological Factors in Marital Happiness* by Lewis M. Terman, assisted by Paul Bottenwieser, Leonard W. Ferguson, Winifred Bent Johnson, Donald Wilson. New York and London: McGraw-Hill Book Co., Inc., 1938, pp. 474.

† *Predicting Success or Failure in Marriage* by Ernest W. Burgess and Leonard S. Cottrell, Jr., New York: Prentice-Hall, Inc., 1939, pp. 472.

before the bar of public opinion. Until lately almost the entire emphasis has been upon the interests of the state, or upon the interests of organized religion enforced all too often through an unholy alliance with another unduly conservative influence on life, the law. The history of this unholy alliance between religion, hidebound custom, the law and the state; and the manner in which the alliance has conspired throughout the ages to thwart the development of human personality, would not make pleasant reading were it told in all its gory details by an individual who had proper command of dramatic power. You know the broad outlines of that story. how religion and the state have forced maladjusted people to live together in "holy" [sic] wedlock so that they might warp their children in the same effective manner as they in turn may have been warped. Is it any wonder the world has run amuck under demagogic leaders gone berserk? Normal family life for some children now allegedly mature might have solved many of our present problems in the cradle. That is an interesting tack I cannot pursue further. You know, also, the hard, stiff fight the revolt against Holy Deadlock has required. You know the way the state has all too often tried by law to make married people breeding machines by conspiring against the people, how the laws of so many states have made it difficult for the populace, especially the poor, the ignorant, and the underprivileged generally, to gain access to reliable, medically-guided birth control instruction.

Public opinion has reacted against this situation. The right of mature people to reliable knowledge on birth control is gradually being admitted by law, religion, custom, and public opinion. We no longer whisper about the "social diseases"—we talk about and attack syphilis and gonorrhea directly. Divorce is looked upon as a necessary release from mismating.

In other words, the individual, at long last, is coming into his own. His or her happiness is receiving consideration. It is only proper, therefore, that the emphasis in this book should be on techniques for maximizing happiness in the marital relation. But we live for other things besides personal happiness.

however important and formerly neglected that was. Many of us want to see a less topsy-turvy world—a better world, if you will. At least a minority of mankind is willing to work for it. Accordingly, in stressing personal counsel in this book, it has seemed wise to take a side glance now and then at the social aspects or social implications of the struggle for happiness and adjustment in marriage. For this I make no apology. Life is a unity, whether we recognize it or not. He who lives to himself alone lives in vain.

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CHAPTER 2

SEX PROBLEMS OF MODERN YOUTH

Prevalence and frequency of masturbation—Effects of masturbation—The problem of petting—Trial marriage—Homosexuality

THE mating impulse is strong in all healthy youth. There is a drive to expression. At the same time the religious upbringing of youth, custom, law, and other forms of social control operate to bring checks to bear on sexual expression. The central problem of youth is, therefore, what to do? How resolve this conflict? What are the possible ways out? What adjustments is youth trying? Some adjustments, like homosexuality, many people may fail to recognize as an adjustment to the dilemma for the reason that it is considered an unwholesome one. Nevertheless, it is an attempt at adjustment, and needs consideration along with the others: continence, masturbation, petting, trial marriage and premarital sex relations.

Continence, which is definitely on the decline, is still pretty general for several reasons. In some young people the sexual impulses have not been fully awakened. This is the case with some girls and with fewer boys. There may be fear of infection or pregnancy, a dislike to deceive parents or an unwillingness to bring about a clash with personal moral and religious codes. For practical or idealistic reasons, the young people may deliberately decide upon continence and attempt to sublimate the sexual drive in intellectual and creative effort. This is either difficult or virtually impossible, however, for those who are awakened and who have normal endowment.

Auto-erotism, or masturbation, may be a way out, and offer at least partial relief temporarily. Some will turn to homosexuality without realizing the importance of developing

during the adolescent years a thoroughly heterosexual outlook, or opposite-sex attraction. Many will not comprehend the possibility that such a habit may become fixed.

Because of the inadequacy of any of the above and because circumstances promote it, still others will seek heterosexual outlets either with prostitutes or lovers, and thus enjoy the complete heterosexual act without making, at least in most cases, an emotional commitment. A few will take on mistresses or lovers. A few lovers will marry secretly, with or without parental consent or aid, and thus attempt to stabilize and legalize a relationship believed to be enduring. Still others will meet the problem earnestly, face the difficulties of economic insecurity and decide to enter upon a publicly announced, legalized union with full responsibility. It is not suggested that the above outlets or "solutions" are necessarily mutually exclusive. One shades into the other. Many individuals will try more than one at different times.

In the remainder of this chapter we shall examine a few of these responses: masturbation, petting, trial marriage, and homosexuality. Premarital sex relations are discussed elsewhere and treatment of prostitution must be omitted for reasons of space.

PREVALENCE AND FREQUENCY OF MASTURBATION. Masturbation is self-relief induced by friction other than in normal sexual intercourse. Physicians call it auto-erotism or auto-sexuality. A great deal of the worry and fears of youth centers around this practice. In fact, the fears of boys commonly start with their "wet dreams," or seminal emissions. But as soon as it is explained to them that this is caused by the pressure of secretions when the boys are unable to have normal sexual relations, the fears commonly wear off. As for the fears connected with masturbation, the mis-education of parents, elders, and playmates is mainly responsible for them.

Masturbation is exceedingly common. Some parents delude themselves into thinking that their boys and girls are not masturbating because they show little or no interest in children of the opposite sex, and because they never discuss se-

questions with their parents Docile, "good" boys of that type frequently make their adjustment through masturbation.

Autosexuality on a simple level begins at a very early age, psychoanalysts tell us. It frequently begins between the ages of two or six, that is, before the children have developed marked sexual traits. Some continue it, others do not. Probably most do.

In the last decade Dr. K. B. Davis found that 65 percent of 1,000 unmarried women college graduates, averaging in age about 37 years, admitted masturbation. Two-fifths began between the ages of three and ten; one-seventh during the college period. It is perhaps indicative of the progress of enlightenment that Bromley and Britten, when they made their investigation (*Youth and Sex*) in 1937 of the sex life of college students, found college women very little worried about this problem. They were much more concerned with the problems of birth control and premarital sex relations. Non-college women may be subject to greater fears.

On account of the greater sexual aggressiveness of the male, and on account of the fact that the sexual drive of men is less diffused and more directly focussed than that of women, it is possible that masturbation offers a greater problem for men than for women.

The practice is very general among boys and young men. Nearly every normal boy masturbates from one to four times weekly at some time or other in his life. Once or twice a week is common, depending on age and stimulation. A study by Drs. M. W. Peck and F. L. Wells showed that 78 percent of college men admitted indulging in the practice at some time. How many there were who practised it but did not admit it we do not know. Dr. Raymond Squier, a careful American investigator of sex subjects, and Executive Secretary of the National Committee on Maternal Health, confirms the judgment of other medical, psychological and social investigators when he declares that the practice is "very common." He avows that "it occurs at one time or another in fully 85 percent of all people, according to reliable inquiries." Physicians are so impressed with the fact that nearly every normal boy

masturbates with more or less regularity that one of them declared that there were only two kinds of boys, masturbators and "hars." If allowance is made for some exaggeration in that statement, it is essentially true.

EFFECTS OF MASTURBATION. Many present-day parents were brought up with the idea that anyone who "handled himself" was something akin to a criminal. Nowadays parents are coming to realize that it is exceedingly bad mental hygiene to indoctrinate children with the idea that sex enjoyment is something nasty and unclean and to be avoided at all costs. A century and a half ago Tissot and other quack medical writers were preaching the doctrine that masturbation was the cause of practically all the evils to which human flesh was heir: insanity, feeble-mindedness, tuberculosis, and what not. These doctrines were held even by some scientifically trained medical men whose knowledge of mental hygiene was less than nothing because they held with moral vehemence so many doctrines that did not square with the scientific facts, and were passed down to the present generation of parents by oral tradition.

Conservative religion did little to help the matter for fear of promoting moral transgressions. It has only been with the rise of sexual science and of mental hygiene in recent decades that a more sensible, scientific and mature attitude has been taken toward this problem. I can remember that, even in my own boyhood days, Y M C A. lecturers, with better intent than scientific knowledge, railed against masturbation—the opposite of "purity"—in emotional lectures to adolescent young men. I remember well the indelible impression these lectures made on me. Hundreds of thousands of American young men were subjected to the same unwholesome influences. Fortunately there is now a strong tendency toward a more intelligent approach, but the damage is still done to hundreds of thousands if not millions annually by those of little enlightenment, but good intentions and strong moral fervor.

The gist of modern medical opinion is that with moderate indulgence auto-erotism has no bad effects whatever. When we consider its universality among the lower animals (monkeys,

apes and household pets) and among normal human beings, we may say with Dr Raymond Squier that since "almost everybody, at some time or another, has practised autoerotism, . . . no practice of such prevalence can properly be regarded as abnormal. Indeed, autoerotism is normal, unless excessive." Any injury is generally psychological in nature and comes from a feeling of guilt and shame instilled by ignorance and false teachings. Dr Squier is of the opinion that "an unmarried person of moderately autoerotic habits should not doubt his ability for happy sexual adjustment with his marriage partner" (Squier, in Folsom, *Plan for Marriage*, p. 137).

I have said that nearly every normal boy masturbates from one to four times weekly. There is nothing harmful about such a frequency since there is generally a check on excess masturbation in the resulting discomfort, difficulty of erection, and even slight pain. With the feebleminded there are few normal restraints and the situation may be somewhat different. In a word, the greatest danger from masturbation comes not from any possibility of physiological strain, but rather from the fears instilled by misguided parents, playmates or counsellors. Ordinarily fears about the effects of masturbation and the guilt feelings built up by false impressions are soon outgrown, especially in the case of boys. In the instance of girls, the damage may be more permanent owing to the later association of coitus with childbirth. Frequently the fears instilled in girls build up a psychological frigidity in marriage. We now think that most frigidity in women is a result of psychological and not of anatomical or physiological causes. The false sex teachings of parents may thus play a part in causing the frigidity of women in marriage. Our culture also bears a share of the responsibility. Yet culture is mainly transmitted by individuals.

The prevention of worry and fear is the main necessity. Physicians and wise counsellors say this, in effect, to young people who are troubled with the problem of masturbation: "The habit will do you no physical harm if it is not carried to excess. Make a conscious and concerted effort to choose a marital partner as soon as conditions permit. Then, in most

cases, the problem will take care of itself. In the meantime, do not worry about it or fear injurious physical effects "

Exactly what constitutes "excess" is a matter upon which there is a difference of opinion among physicians and marital counsellors. Increasingly a more liberal interpretation has been made of "excess" as various studies have shown the frequency, prevalence, and general harmlessness of the habit. Incidentally there seems to be a correlation between the prevalence of masturbation and the postponement of marriage in modern society to a late age. Economic conditions and the custom of late marriage have made a normal outlet impossible for many. This has put a premium upon a type of adjustment which is hardly mature. It is probable that in primitive societies masturbation is less of a problem than in modern societies. If so, that would suggest that the postponement of marriage in our society has something to do with it.

THE PROBLEM OF PETTING. Young people may be worried about masturbation but there is probably no more frequent topic of conversation among them the world over, at least in the Western World, than whether or not petting is right, and how far one should go. Girls are probably infinitely more concerned than boys, for they have much more at stake.

Those who consider themselves "free and emancipated" may even scoff at the very question of its "rightness" and at its place in courtship, but that gets us nowhere. In fact, these questions are most frequently raised by those with a conscience, by those with ethical sensitivity, by those with well developed other-regarding sentiments who have been "properly" brought up by their parents. Mixing, as they necessarily must, with individuals with more carefree attitudes, there very soon arises a conflict in codes which may be very serious for the person involved. It is all the more important that there should be sober and safe guidance on this subject inasmuch as these youths are peculiarly worthy of guidance. Those who are quite indifferent to the rights of others are hardly worth much attention.

Petting ranges, of course, from rather innocent kissing and fondling to direct sexual stimulation. Practically all the

younger generation in the United States today pet to some extent. It is, therefore, a general experience of youth, however much this may be frowned upon by parents who indulged in it much less or to whom the realization of this fact may be a shock. Parents must be brought to see that such behavior is so general as to be expected and normal.

The difficulty from the standpoint of the current moral code is, of course, in limiting it, in keeping it in its proper place. It is naturally progressive and may well lead to sexual relations. Then the train of consequences described in Chapter 3 may well be involved. Other than the dangers of possible pregnancy, abortion, and venereal infection, there are certain lesser ones among which not the least is a certain lowering of ideals and standards. Women like to be hunted. If they yield too easily to the approaches of men, many men come to value their friendship much less. Moreover, if individuals can exercise the rights of marriage outside that bond, why should they take on the responsibilities of marriage? On the other hand, it is possible to exaggerate the risks of pregnancy in these days of more reliable birth control. It is easy also to exaggerate the possibility that the woman may become pregnant owing to the deposit of semen on the vulva without entry on the part of the male. Such cases have occurred and do occur, but they are relatively rare.

Dr. Mary Fisher has an interesting and thoughtful chapter on "Romance and Realism in Love and Marriage" in Professor Folsom's *Plan for Marriage*. In the course of describing some college house parties in which the rules are off and the carnival is on, and in which there is much casual and light-hearted playing at love, Dr. Fisher calls attention to the fact that, while there is undoubtedly a place in the developmental process for carefree love-making, all too often these episodes result in complications. "What may be a pleasant, casual episode to one person may mean heartache, disillusionment and even tragedy to the other." (p. 22) Sometimes petting affairs are entered upon not as "good, clean fun," but to punish another, or to make someone else jealous.

In other words, the "rightness" of petting is to be deter-

mined by its ethical aspects, by its effects not so much on the individual as on others. This in turn is dependent somewhat upon whether it represents a sincere expression of genuine affection or whether it is merely irresponsible experimentation in reciprocal sexual enjoyment. The woman has to understand not only the risks to her own interests but must also realize the fact that the cumulative effect of petting is likely to become irresistible for the man to such a degree that he may demand sexual relations. If ejaculation cannot take place in a normal way, it may cause much embarrassment. Yet, as Dr. Raymond Squier says, "Within the confines of true affection, petting is part of the art of love, deserving intelligent and gentle cultivation. From this it does not follow that petting before one falls in love or with a partner with whom one is not really in love is prerequisite or even conducive to good love-making and happy marriage. The stimuli and objectives are so different in the two situations that there is no important carry-over value." ("The Medical Basis of Intelligent Sexual Practice," in J. K. Folsom, *Plan for Marriage*, p. 135.)

The view of Dr. Squier seems sound when he affirms that "petting ethics may be founded less reliably on moral precepts than on physiological information." The principle of fair play requires that petting should not be indulged in to annoy another or to create jealousy. How far an individual will want to go will depend on his or her degree of ethical sensitivity, the strength of the sexual drive, and on the prudence and foresight one can exercise in making arrangements for an early marriage on the basis of a wise choice. Petting, in a word, is not wrong but right so long as it is sensibly guided by the other-regarding and ethical sentiments. It is nature's tricky way of leading people on to reproduction. But society has decreed—and rightly so—that this should take place under conditions of responsibility, that is, within marriage.

TRIAL MARRIAGE One solution for the sexual urges of youth much more talked about than actually practised is the proposal of trial marriage, sometimes called a companionate marriage. About a decade ago several books and magazine

articles appeared on this subject, and there was much discussion of it. The hullabaloo has now largely died down. It was a kind of fad-like solution of the problems of youth. The proposal made by the friends of companionate marriage was briefly that our laws should be so modified that young people would be permitted to enter upon marriage with an understanding that they would be free to sever the relationship by individual will at any time by mutual consent provided there were no children. This plan was to be combined with the exercise of birth control.

The very term "trial marriage" is in itself contradictory. It is much like talking about wooden iron. People are supposed to enter marriage with at least a purpose and plan of permanence. Otherwise many of its functions cannot be fulfilled. Not all marriages achieve permanence. But at least they ought to be entered upon with that idea.

While the proposal of trial marriage is not without merit, it is, for the most part, impracticable. The reasons cited above are not the only ones. To be sure, in some states of this country, divorces may be obtained on grounds of incompatibility. But in many of these cases it is safe to assume that most of the parties involved have entered upon marriage at least with the intent of a durable relationship. To encourage by legal process the inherent weakness of individuals to avoid responsibility would not strengthen the bonds of matrimony or promote fundamental human needs. It would tend rather to weaken marriage, more or less to destroy its purposes, and to serve only the short-run and superficial needs of a few individuals instead of the long-run and more permanent needs of the individuals who compose society as a whole.

That the discussion of trial marriage has now died down suggests the fact that most people never seriously entertained it as a reform within the bounds of practical possibility. We may need easier divorce—I think we do in many states, and certainly England does—but the surest way to kill moderate reform is to plump for crack-pot proposals that would weaken the marital bond generally without any good purpose being served except to render certain selfish individuals free to exer-

cise their "rights" without regard to the interests of others. In this direction lies not progress but retrogression.

HOMOSEXUALITY. Homosexuality is a minor problem of unmarried youth—of course it is also a problem of adults—that is little understood today either from a medical or social standpoint. Neither its exact extent nor its causes are well known. It is supposed that social conditions play a more important part, at least in the temporary and ephemeral forms of homosexuality, than unusual endowment of a physical and chemical nature. Yet a German medical authority on homosexuality, Dr. Magnus Hirshfeld, cites a great many reasons for thinking that homosexuality is constitutional and hereditary in origin rather than social. The point is controversial. Probably we need more investigation of the subject before a final answer can be given. The medical men who now have and have had the greatest scientific and social responsibility for shedding more light on the subject have generally shied away from investigating it. It was not a "proper" subject for medical study!

Our social institutions which require, or at least seem to require, excessive delays in marriage, place such abnormal and unjust strains upon young men and young women that, when they are thrown together under conditions of sexual segregation, whether in men's or women's colleges or in jails and reform schools, the conditions are ripe for the development of crushes and love affairs on a homosexual basis.

Many of these affairs are fleeting because the need for them is not permanent (except among prisoners). Almost every normal girl, for example, goes through an age when she develops a "crush" on some other girl of comparable age. Normally these attachments are outgrown as heterosexuality develops. In a small proportion of cases, however, the individual does not outgrow it. It is in such cases alone that real danger to society and to the maturation of the individual arises. Every now and then in our men's and women's colleges a suicide will come to light because Helen, who had a crush on Joan, has suddenly decided to give up the homosexual relationship upon

falling in love with Henry. If the attachment has been very strong, Joan may commit suicide. The records of nearly every college reveal one or more cases of this type. In high schools countless crushes develop, especially between girls. Most of them wear off. A very small minority does not

Another cause of homosexuality, besides segregation or isolation by sex under conditions of pressure to postpone marriage, is a difference in chemical or hormonal development. Most of us make the mistake of thinking of human beings as divided into two sharply defined sexes, the male and the female. We think of an individual as either all male or all female. As a matter of fact, the concept which we need to develop is that of a spectrum or continuum. You know that on either end of a spectrum there are extremes in color. As you go either to the right or the left the colors shade gradually into one another. There is no sharp transition. So it is with masculinity and femininity. Some men are all "he-men." Some women are the very essence of femininity. In between lie all sorts of combinations. Women vary in their degree of masculinity and femininity. The same is true of men. If we knew enough about human beings we could grade them on a spectrum or continuum.

Much of our current attitude toward homosexuals and many of our panicky efforts to control homosexuality as a social problem arise from our false conceptions of its nature. Most of us are not all male or all female. We are something in between. That this "in-betweenness" sometimes leads people into forms of sexual behavior that our moral code does not approve is, therefore, only to be expected when we understand the nature of human beings. This does not mean that homosexuality should not be controlled socially. It must be, because if everyone were a homosexual the race would not reproduce itself. Homosexuality would be a threat to survival if it became dominant. But there is no real prospect of that whether we repress or do not repress it.

Perhaps when we understand more of the mysteries of the glands of internal secretion and of the chemicals of the body known as "hormones" we shall gain a better physiological and

chemical insight into the nature of homosexuality. When that day dawns—it is now somewhat in the future—we may be able to treat it more effectively and to restore individuals of unusual chemical endowment to normal. For the confirmed homosexual there is no really effective medical treatment.

In the meantime every reasonable effort should be made to protect young boys and girls from individuals or group leaders who may lead them into ways of homosexuality. A certain number of homosexuals worm their way into positions of leadership in boy scout and girl scout troops, into positions of responsibility in boys' and girls' clubs and similar groups. There they are in a position to do considerable damage, though here again, in most instances, the individual, if he has normal physiological and chemical endowment, outgrows any homosexual tendencies. There is, therefore, no need to be alarmed about that situation. But an understanding eye should be kept on supervisors by those in main responsibility.

An individual who is homosexual needs not criminal punishment so much as understanding, sympathy and whatever aid medical treatment can give. It seems odd that so many people get panicky in the presence of homosexuality—the mere thought of it gives them fits—when they are quite unconcerned about, let us say, the existence of malnutrition or poverty. Homosexuality is not one one-hundredth the problem that either of these is. Nor is one any more permanent or irreducible than the other. Yet many of us recoil with horror from even the thought of fleeting homosexual experiences on the part of growing boys and girls who have not yet determined in a clear-cut way their attraction to the opposite sex—have not, in other words, entirely grown up. We rarely show equal concern about other manifestations of slow maturation. In many cases of the more innocent and ephemeral types of homosexual experience, we are concerned primarily with a kind of retarded growth. It is important that we encourage growth in the direction of heterosexuality even at the expense of occasional lapses from the established moral code.

The problem of homosexuality and of abnormal sex life generally found in jails and prisons is not our concern in a

book intended primarily to promote understanding by, and on behalf of, young people about to marry or who have just recently married. However, the adult reader of serious intent who wishes to gain a good insight into the abnormal conditions of sexual life brought about by segregation in our prisons and jails should read Joseph F. Fishman, *Sex in Prison*. It tears the veil aside with merciless thoroughness, and while Fishman's exposé has been damned by prison administrators and some criminologists, that was only to be expected. The revelations are so startling that it should lead to national and state investigations of this problem and to a reform movement calculated to bring science to bear where superstition now reigns. I am not prepared to say that every statement in this book will bear further examination. I have not sufficient personal knowledge of the matter. But I do know that Fishman has uncovered enough to warrant a thoroughgoing investigation on a national scale.

This observation is, nevertheless, relevant to the general theme of this book. If isolation and sexual deprivation cause the problem in prisons that Fishman describes, is it not reasonable to suppose that less severe conditions of isolation outside prison walls might well be conducive to similar and less harsh deviations and problems? The answer is clearly in the affirmative.

Although this discussion of homosexuality has been longer perhaps than its frequency in society would justify, it may, I think, be condoned because its discussion has been relatively taboo and because it is a deviation in conduct so little understood. Indeed, many people look upon homosexuality with such emotional repulsion that they fail to see that it is *one* form of sexual adjustment, one way out of difficulties for certain people we rightly look upon as peculiar. But because it is an adjustment we cannot approve, we should not avoid its consideration. We must understand it rather than view it with revulsion and horror.

Many of the problems we now have persist because we are unwilling to adjust our social institutions to the elementary requirements of human existence. We do not start with human

needs; we start rather with the mores, with established customs, and attempt to put human nature in a strait-jacket, the rigidity of which is sanctified by our ignorance and our moral traditions. We expect human nature to do all the bending and modifying. Why not make some changes in social institutions? Our sexual and social problems will always be complicated so long as we insist that our youth postpone marriage almost indefinitely in the face of depressions and the fear of parents that they may have to support the offspring of young couples. Is it not high time that we caught up with the savages and did something to modify our attitudes and our institutions so that early marriage might become more universal? When that is done, many of our problems would be on the way to solution

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CHAPTER 3

PREMARITAL SEX RELATIONS

Increase of premarital sex relations—Causes of increase—Is premarital sex experience necessary to health?—Does continence entail a handicap on maximum mental and physical development?—Will premarital sexual relations assist in the wise choice of a mate?—Will premarital sexual experience enable persons to adjust better in marriage?—Premarital sexual relations and happiness in marriage—What are the dangers?—The balance of account: Summary of the case for and against premarital sex relations

IN the minds of modern youth there are two important questions, equally pressing, that demand an answer. the question of premarital sex relations and the question of birth control. The first will be discussed in this chapter. The second is taken up in Chapter 23

What should our attitude be toward premarital relations? What new evidence is there in recent scientific investigations? Should we take a moralistic attitude and say, "These questions are simply not discussed!" Should we sit in judgment on modern youth and say they are "going to the dogs" because they have more liberal and perhaps more realistic attitudes on sex than young people did a generation ago?

Rather than sit in judgment, rather than condemn, would it not be preferable to try to understand the demands and needs of youth for enlightenment and new experience? Frankness in facing the demands of their healthy young bodies is necessary. On the other side, it is necessary for youth to understand and profit by the experiences of others.

It is difficult to give even a qualified answer on the matter

of the wisdom of premarital sexual relations. There is little room for dogmatism here. The established and commonly-held opinions have merit. But they are supported mainly by custom and tradition buttressed by a Christian code of ethics which, at least in its cruder, more conservative formulations, has little appeal for enlightened modern youth. Moreover, the wisdom of premarital relations is not simply a question of morality, of "right" and "wrong." Even these are always relative to time, place and circumstances. It is a question of the effects on the individual and on others, that is, on society. As we have indicated, in these secularistic days youth demands an answer in terms not of religion but of science. On the other hand, such scientific evidence as we have is not complete. (Neither is dogma.) Sometimes the evidence furnished by scientific methods is contradictory. But even when it is clear, it needs further testing on many issues, especially when its conclusions are different from those suggested by the tested experience of the race as crystallized in custom, law, and religion.

It is clear that our moral code condemns premarital sexual relations as well as extramarital sexual relations. And while it is useful to point out that all codes of morals are necessarily relative, that they shift with the passage of time, it is of little use to point out to the youth of America that in certain primitive societies chastity was not always highly valued. For one point is clear in this difficult field. The individual who breaks this moral code may be called upon, if discovered, to suffer the condemnation of public opinion, possible conflict and personality disorganization. This is not stated to create a fear, but merely to point out an undisputed fact that an unknown proportion of people do suffer because they have broken the code.

INCREASE OF PREMARITAL SEX RELATIONS. Theoretical reasoning and factual studies alike prove that there has been a steady increase of premarital relations among the youth of the United States in recent decades. Professor Terman is of the opinion, based on his recent researches, that "the trend toward premarital sex experience is proceeding with extraordinary

rapidity" (p. 321) Reference should now be made to the accompanying diagrams.

Chart 1 below shows the downward trend in virginity at marriage of husbands and wives born at different periods.

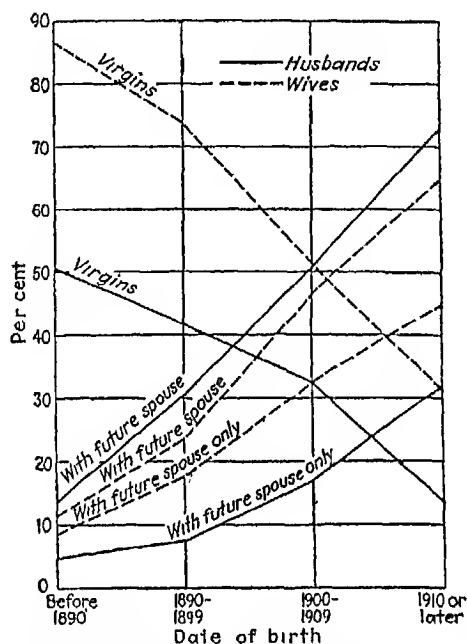


CHART 1.—SOCIAL TREND AWAY FROM VIRGINITY AT MARRIAGE AND TOWARD PREMARITAL INTERCOURSE WITH FUTURE SPOUSE

From *Psychological Factors in Marital Happiness* by L. M. Terman (McGraw-Hill)

A smaller proportion of the younger people are chaste upon entering marriage. This chart is based upon figures relating to intercourse with future spouse. Chart 2 shows the trends for premarital intercourse with those other than the future spouse. Both show a drift away from virginity. Returning now to Chart 1 we notice, more exactly, that half of the husbands in the oldest group entered marriage as virgins, but that only 14 percent of the youngest did so. Correspondingly the percentage

of wives entering marriage as virgins declined from 87 percent in the cases of those born before 1890 to 32 percent for those born in 1910 or later. Concludes Professor Terman: "If the drop should continue at the average rate shown for those born since 1890 virginity at marriage will be close to the vanishing

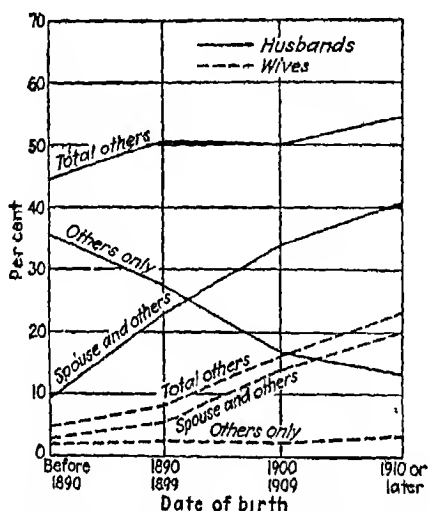


CHART 2.—SOCIAL TREND AWAY FROM VIRGINITY AND TOWARD PREMARITAL INTERCOURSE WITH THOSE OTHER THAN FUTURE SPOUSE

From *Psychological Factors in Marital Happiness* by L. M. Terman (McGraw Hill).

point for males born after 1930 and for females born after 1940." (*Ibid.*, p. 323) However, he thinks that as the rate of change approaches the zero point, it will probably be retarded. He wonders "How long the cultural ideal of virgin marriage will survive as a moral code after its observance has passed into history."

Figures collected in forty years of gynecological experience by Dr. Robert L. Dickinson, dean of American medical authorities on contraception and one of the most meticulously accurate and astute observers of sexual life, demonstrate also that there has been a drift toward sexual experience prior to

marriage. Many high school and college teachers of long experience believe that premarital sexual experience is increasing among American youth. The study of Bromley and Britten on *Youth and Sex* showed increasing experimentation and toleration of experimentation among American college youths.

If we admit the proposition that there is a drift toward premarital sexual experience, what are the causes of the increase? What should be our attitude toward it? Is it necessary for health? Is it necessary for the wise choice of a mate? Will it enable individuals to adjust better in marriage? What are its advantages and disadvantages? What are its dangers? Can the sexual impulse be successfully sublimated? If so, what are the costs and gains? What is the relation between presence or absence of premarital sexual experience to happiness or unhappiness in marriage? If the two are associated, is there a causal connection, or is it based mainly upon chance?

These are important, significant questions; and while it is impossible, in the present state of knowledge for science to give definitive and complete answers to them, we must make an attempt to give replies because youth demands guidance. It wants to know what the experience of others is.

CAUSES OF INCREASE Probably the chief causes of increased sexual experimentation prior to marriage lie in the decline of the hold of religious taboos, the postponement of more than two million marriages in the U.S.A. during the Great Depression following 1929, and the rise of pleasure-seeking as a life philosophy. The desire for new experience is commonly mentioned by youth. But I think youth has always desired coital relations. Religious taboos, social ostracism, and economic fears have merely restrained them more effectively in the past than recently. An increasingly general knowledge of birth control has removed or reduced some of the penalties. In some measure it has prompted youth to irregular sexual relations. The condition will prevail until we promote earlier marriages.

The growth of materialism in recent decades in American culture has also contributed to freer attitudes. More than ever

we judge policies by their results (utilitarianism) rather than by established creeds, religious or otherwise. There are other elements in our cultural set-up which tend to promote an increase in premarital sexual relations. The fact that social relations which have accompanied the growth of city life have become anonymous has made for the breakdown of the old social controls. In a small town the neighbors concern themselves with the personal affairs of others. They exercise some control through gossip and a created public opinion. In a large city people are less subject to the control of gossip and opinion. People act pretty much as they please so long as they do not break any legal restrictions. In the city, too, there is more tolerance toward deviations in conduct. These circumstances have led to freer sex relations. There are other more immediate factors, such as the growth of the automobile, the increase in the number of tourist camps, etc., but the above seem to be essential and underlying factors accounting for the increase in premarital sex relations. The old controls have been broken down in our dynamic, rapidly changing society and new ones on a more rational level are only now in a process of being built.

IS PREMARITAL SEX EXPERIENCE NECESSARY TO HEALTH? The weight of authority in sexual science supports the view, with a few exceptions perhaps, that the answer to this is NO. Generally speaking, medical authorities contend that premarital sexual intercourse is not necessary for the maintenance of either physical or mental health. Such was the conclusion of a British committee of physicians and social scientists. It is the view commonly accepted by leaders in the American social hygiene movement. While these leaders of opinion hold that a policy of continence undoubtedly brings tension, conflict, psychological and physiological strain, they contend that there is no evidence that, in normal people, sexual continence destroys or seriously affects health. On the other hand, they allege, there is much evidence of the physical harm resulting from the antisocial and uncontrolled expression of the sexual impulse prior to marriage. Probably the question

above is not the proper question to ask. Possibly it would be better to rephrase the question.

DOES CONTINENCE ENTAIL A HANDICAP ON MAXIMUM MENTAL AND PHYSICAL DEVELOPMENT? There are able physicians and scientists who think so. There are undoubtedly strongly sexed individuals for whom continence involves penalties, especially continence over prolonged periods. No sweeping generalizations are yet possible, but it seems likely that in some strongly sexed men, prolonged continence induces premature ejaculation, one of the causes of marital disharmony. There are medical reporters who allege that some men, virgin at forty, find themselves impotent or quick firing. In other words, in some cases neglect brings defect. Is thirty-five the early date for such penalty? Are the above results unusual? Further research is needed to answer these questions. Some of the people who have argued that sexual relations are not necessary to health have lacked full sexual endowment. One, now deceased, known to the author, was impotent. It is not suggested that those who argue for continence are insincere; merely that writers and lecturers have a tendency to overgeneralize their limited experience, and to develop attitudes which *in some cases* have stemmed from a failure to appreciate the strength of the sexual impulse of others.

Sublimation is easy for some. It is difficult for others. The conservative view is that sexual energy can be drained off into social, esthetic, and humanitarian efforts. The drive to sexual expression keeps returning, but it is argued that it can be conquered by will power. Those of weak endowment sexually may achieve this. But all history shows that it is too much to expect of the majority of the human race.

Continence, at least if prolonged to the point of celibacy into middle life, may do damage to the personality, if not to physical health. Such is the opinion of Professor Howard M. Parshley, zoologist of Smith College, and a scholar in sexual science whose name carries great weight among scientists. I agree with Parshley. Common observation leads me to suspect that an absence of sexual experience has dried up and shriveled

the personality of more than one adult. Also it is often associated with abnormal attitudes toward the opposite sex, toward literature and life

Sexual experience is a fundamental need of normal human nature. It is not necessarily a social evil provided the relations are ethical and considerate on both sides, and provided there is mutual affection and a willingness to bear any subsequent responsibilities together. Sometimes that is the hitch. In many, perhaps most cases, the man is not willing to marry the woman in case of a pregnancy. The first thing he thinks of is an abortion. This is seen continually in counselling young people. And so what often starts as an innocent affair ends up in personal distress and disorganization, if not tragedy. But for one who gets into real trouble, a hundred escape. And so freedom, under increasingly reliable birth control, is becoming the general code. It will remain the code until early marriage for all is made economically possible.

The people who are always preaching continence are often the same people who, in their social hygiene campaigns—note that it must not be called sex hygiene—preach purity but oppose prophylactic instruction for the young so that, if and when they do falter in their code, they will not become infected! As Robert L. Dickinson wisely asks, "A eunuch may rule a harem for a sultan but shall a theologian who elects to be a mental castrate continue to arrogate to himself the laying down, in elaborate detail, of laws for techniques of love for a people? Shall the canons of art be laid down by the blind, the laws of harmony by the deaf, mathematics be ruled by emotions, physiology by theology?" (Chapter in Ira S. Wile, Editor, *Sex Life of the Unmarried Adult* New York Vanguard, 1934, p. 189.)

We should modify or rearrange our social institutions and moral requirements of the individual so that he can live a complete sexual life provided there is no serious damage to other individuals or to society. How to work out such a relationship must become one of the major tasks of civilization during the next few decades.

WILL PREMARITAL SEXUAL RELATIONS ASSIST IN THE WISE CHOICE OF A MATE? What reasons are there to suppose so? One of the greatest superstitions of our age is that marriage needs a test of passion. Popular and unscientific literature on sex is mainly responsible for the prevalence of that notion. It is relevant to observe that the primary tests of successful marriage are not tests of passion at all but rather tests of character and personality. They relate to the degree of stability and socialization of the individual and are very little influenced by the degree of passion in the sexual embrace. There is not even any strong correlation between the frequency of desire for coitus in marriage and happiness in marriage. There is little or no correlation between the intensity of passion in sexual enjoyment and the frequency of female orgasm in sexual relations, on the one hand, and happiness in marriage, on the other. If these things are so—and recent scientific studies by psychologists confirm them in the main—what reason is there to suppose that occasional premarital relations, especially under the conditions of fear and worry so often found, will enable a man to pick a passionate woman certain to give him marital happiness? Violent passion is not an adequate test of the probable happiness that a given mate will provide later in marriage.

While a young man wants to avoid a mate who shows no emotional response or very little emotion, the notion that premarital sexual experimentation is necessary to match for passion is unfounded. This again is a rationalization of the increasingly free code. It has no scientific basis.

It may be well for those who like to demonstrate their love to match for that quality. It is probable, however, that this takes care of itself almost automatically. The really cold tend to be selected out in the process of mate selection. It is true that there is a residue of frigid women; but it needs to be observed that this term is ordinarily very loosely used. The frigid woman is one who frequently denies sexual relations to her husband. Another way of defining the condition is to state that a frigid woman is one who is characterized by sexual anesthesia. She gets no enjoyment from sexual relations. Such

women are in a minority. Anyway, many of them are quite willing to satisfy the sexual requests of their husbands even though they themselves do not secure maximum satisfaction. Most of the instances of female frigidity in marriage are social and psychological in origin rather than physiological in origin, and can be overcome, according to psychological authorities, by frankly discussing the *causes* of the unwholesome attitude toward sexual relations, and by improving the technique of the husband in sexual relations. Terman, however, thinks that orgasm incapacity is hereditary because he found so few social factors correlated with it. That is an interesting hypothesis. But it is not yet a scientifically demonstrated fact. If it is an hereditary or constitutional inadequacy, training in sex technique will, of course, hardly remedy it. But we have digressed from the main point of this discussion, namely, that it is easy to rationalize the desire for premarital sex intercourse, easy for a man to fool himself into believing that it helps him achieve marital happiness by aiding him to discover a passionate mate.

WILL PREMARITAL SEXUAL EXPERIENCE ENABLE PERSONS TO ADJUST BETTER IN MARRIAGE? It is a common rationalization of many young people that premarital sexual experience will enable them to adjust better in marriage. But there is little scientific evidence to support such a view. It is largely a rationalization for conduct prohibited by the mores. If they must have premarital sexual relations and if they are willing to run the risks involved, it seems preferable to do so while facing reality. No good purpose can be served by fooling themselves with the belief that such conduct prepares them for marriage.

The situation probably differs according to whether a man has sexual relations with a prostitute, with the girl to whom he is engaged, or with a loose and willing woman for whom he has at least mild attraction. Inasmuch as the repeated favors she offers make the average prostitute sexually very cold, and inasmuch as the commercial aspect is distasteful to most sensitive and cultured men, it is unlikely that a young man will

learn anything from a prostitute about sexual adjustment in marriage that he could not learn under much more favorable circumstances later in marriage. Similar propositions are true of young women with a desire to experiment.

PREMARITAL SEXUAL RELATIONS AND HAPPINESS IN MARRIAGE Although there are conflicting opinions on this question, a few limited studies made in the scientific spirit are available. In 1929 Hamilton and MacGowan declared, in a study of a small sample of 100 married couples, that of the men who entered marriage as virgins, 57 percent declared that they were happy in their marriage. This was true of only 46 percent of those who had had previous sexual experience. Of the women who entered marriage as virgins, 49 percent declared that they were happily married; while only 37 percent of those who were not virgins so declared. While these results are suggestive, the statistical sample was small and it cannot therefore be given great weight. Moreover, the group was selected for maladjustment.

Dr Katharine Bement Davis, an able statistician and throughout her lifetime a keen student of social and sexual phenomena, concluded, in her analysis of the sex life of 1,000 women mostly of an upper class, college type whose period of youth probably centered around 1900, that 15.2 percent of the unhappily married women had had sexual intercourse prior to marriage, whereas only 2.5 percent of the happily married women had experienced premarital sexual relations.

From these studies the Harts suggest the "tentative conclusions" that "a relatively small percentage [sic] of couples who have had premarital intercourse do later attain married happiness"; but that "those who remain continent until marriage have markedly better [sic] chances of attaining happiness." (Hornell Hart & Ella B Hart, *Personality and the Family*, p 88) "Markedly better chances" is too strong a term according to the more recent studies using a more reliable methodology. Actually the chances are slightly better by an infinitesimally small margin—a conclusion that does not square with the old dogmatism of theological origin.

There is also the important question whether the association found by Dr. Davis represents a real *causation* or whether it is merely an accidental association. That study does not answer the question

By far the most important investigation of this subject, both from the standpoint of the size of the sample and the adequacy and scientific nature of the controls in statistical manipulations, is the study, already cited, by Professor Terman and his colleagues who have this to say on the problem before us: "In view of the efforts made by church and society to maintain the traditional taboo against premarital intercourse, one might be led to expect a high negative correlation between the two variables in question. Our data confirm this expectation so far as direction of the correlation * is concerned but indicate that the relationship is far from being a close one." (Terman, *op. cit.*, p. 324)

Terman found only a negligible relationship when the premarital intercourse took place with the future spouse. The correlations were "reliable but too low to have much value for prediction " (*Ibid*)

The husbands who had had no premarital sexual experience had a mean happiness score of 70.9 (The highest score found was 87 points) Those who had relations only with the future wife had a score *virtually identical* (69.3) Those who had experienced intercourse with "others only" scored 67.1, only slightly lower than the virgin group, while those men who had had relations both with their future spouse and with others were lowest of all (64.2)

The happiness scores of the wives of these men showed a very similar trend. The wives of virgin men had a mean happiness score of 72.5, the wives of the men who had had relations with the future wife only, a mean happiness score of 69.7; the wives of men who had had intercourse with others only, a score of 66.7, and wives of men who were promiscuous, that is, who had had relations with others as well as with the future wife, had a score of 65.6. *The outstanding fact about*

*For explanation of the meaning of correlation, see p 71

these scores is their similarity in amount despite the previous premarital experience of the husband. For the wives of varying sexual experience or virginity prior to marriage, the scores of mean happiness ranged from 69.6 for the virgins to 63.6 for the promiscuous

In case these figures are confusing, let us put the matter another way. Where premarital intercourse occurred only with the future spouse, there was only a negligible relationship with later happiness (Terman, p. 324). While Professor Terman soundly cautions against interpreting association as shown by a correlation coefficient as proof of a cause-and-effect relationship, he concludes that his "*data merely show that in general those husbands and wives who were either virgins at marriage or had had intercourse only with each other tend to have higher mean happiness scores than the other groups.*" They do not tell us why this is so. Premarital strictness in regard to sex may or may not be the *cause* of the greater happiness" (Terman, p. 329). Premarital strictness may be associated with ideals and with personality qualities tending to make those who possess them more successful in marital adjustment. Premarital laxness may have a contrary selective influence. As Terman says, "*Whichever interpretation is correct, the practical implications are the same: other things being equal, one's chances of marital happiness are at present favored by the selection of a mate who has not had intercourse with any other person.*" (p. 329. Italics mine.)

Burgess and Cottrell, in their study of success and failure in marriage, deliberately avoided the collection of data on the premarital sexual experience of their couples. Otherwise it would have been desirable to compare their results with Terman's.

There is a commonly held opinion that the happiness of men in marriage is less likely to be adversely affected by sexual relations prior to marriage than is the case with women. But Terman's study concluded that this was not true (p. 327). The difference in happiness scores between those men who had had premarital intercourse and those who had not was 4.6 points; for women 4.3 points. On the other hand, Terman concluded

that "the man who before marriage has been extremely promiscuous is as good a marriage risk as the man who has been only moderately so" (p 328)

WHAT ARE THE DANGERS? If premarital sexual experience cannot help in the wise choice of a mate, if it does not contribute to future adjustment and marital happiness, are there any real dangers connected with the experience?

On the physical side the danger of venereal infection is always present From 20-80 percent of prostitutes have syphilis or gonorrhea or both A young man about to have sexual relations with such a woman is safer in taking it for granted that she is infected than he is in assuming that she is free from disease Any statement from a prostitute to the effect that she is free from disease is quite likely to be worthless If she should show the customer a "certificate" of freedom from venereal disease, this may be worthless They can be bought Moreover, she may have had sexual intercourse with a dozen men just prior to this visit and may have been infected by one or more of them after her last examination. Though she has a financial motive to keep "clean" so customers will return, she also has a financial motive to get as much business as she can. Sooner or later almost all get infected

While the rate of venereal infection is declining in the United States under the recent program launched by the federal and some of the state governments, the amount of disease is still so scandalously high as to amount to a plague

This being so, any young man who feels that he is driven to extra-marital sexual relations should at least, for his own protection and for the protection of the public health, inform himself on the technique of venereal prophylaxis The federal government sells an excellent and inexpensive pamphlet on this subject It is called Venereal Disease Bulletin No 90, "The Prevention of Venereal Disease" It is issued by the U S Public Health Service and may be obtained for ten cents in *coin* from the Superintendent of Documents, Washington, D. C.

General instruction on venereal prophylaxis is necessary if

the infection and disease rate is to be reduced. This is a medical as well as a moral problem. The social hygiene movement rightly encourages chastity. But it is unrealistic studiously to avoid a program of instruction in prevention through prophylaxis. Whether we like it or not a certain proportion of people will engage in extra-marital sexual relations. This being the case, it is unwise to prevent these people from protecting themselves from a health standpoint. Realism as well as idealism is called for in this area of human conduct. A great deal of insanity, heart disease, sterility, and other serious diseases are the result of the old squeamishness of preaching chastity without teaching prophylaxis.

As for sexual relations with women, not prostitutes or amateur loose women, and in whom the man is not seriously interested but for whom he has a passing fondness, the following observations are relevant. Precautions against infections are still necessary. Moreover, even though the best clinical methods of contraception are 95 percent reliable, the forms of contraception ordinarily used in premarital sexual intercourse are very much less reliable, first, because less reliable methods are usually known to youth; second, because they have less training, skill and experience in their use; and third, because the circumstances under which they are used are not conducive to their efficient employment. Therefore, in a certain number of cases the dangers of pregnancy must be faced. In that event, there is the problem of what to do.

Some callous, selfish and inconsiderate men think nothing of sending a girl to an abortionist. They do not realize that, regardless of the high cost, such operations not only involve risk to the life and health of the girl, but that, even in the hands of the most skillful and clean practitioner, such an operation is always a trial for the girl. It strains nerves, induces fears, causes emotional upsets, and produces remorse. Scraping away the lining of the uterus, which is essentially what abortion is, may, if it is unskillfully performed, cause inflammations resulting in sterility. The average professional abortion is clean and expert. But most abortionists operate with improper aseptic precautions, dismiss their patients too quickly, when bed and rest are needed, and, in general, take unnecessary

risks with their patients because the operation is illegal and performed under surreptitious conditions

Another possible ill effect of a "free" sexual life prior to marriage is psychological in nature. It is an established fact that it causes a certain amount of fear, worry, and conflict. These reduce personal happiness and efficiency. Anyone who counsels young people sees a considerable amount of this distress. Of course, if social attitudes were different, some of these fears and conflicts would disappear. Many will disagree with this statement, but I do not believe that the average young person can live a promiscuous life without damage to the personality. Sexual relations among those engaged, or really in love, and who are prevented from marrying by external circumstances beyond their control may be another matter. But a person cannot live *intimately* with many people without somehow cheapening the conception of intimacy. As Bromley and Britten rightly say, "selectivity and not promiscuity in sex life encourages development of the personality on higher levels." (*Youth and Sex*, p. 281)

Other possible results of sexual freedom are either forced marriage or at least a predicament in which an ethically-minded person wants to feel some responsibility toward the person whom he has "gotten into trouble"

That some men do not have these feelings of social responsibility is one good social reason why they should not enjoy the rights of sexual relations if they are not willing to accept the consequent responsibilities. Herein lies the fundamentally rational reason why society has placed its taboo upon extramarital relations of all kinds. That an individual cannot give a rational reason for conducting himself in a certain manner is not proof that the conduct is either antisocial or social. The mere fact that many young women refuse the sexual advances of young men giving only a taboo type of reason is not proof that the conduct is not well chosen from a rational standpoint. It may be rational, though the person involved may not be able to give full, rational reasons for it in terms of the history and experience of the race.

On the other hand, elders make a mistake when they sup-

pose that they can keep youth in the straight and narrow path sexually by appealing to their fears. Fear of infection is real. Fear of pregnancy is likewise real. Conflict, fear, and worry are genuine psychological possibilities. It is also true that many youths exaggerate their knowledge of birth control. They certainly know that abortions can be performed, though they rarely understand the medical risks involved. It is surprising how many of them, like statesmen, successfully "muddle through." As the news of success spreads, others experiment. But it is one thing to recognize that the fear technique has been overworked in the past and quite another for youth to suppose that there is nothing in those arguments just because they are old. For experience teaches that there is a great deal in the old arguments.

THE BALANCE OF ACCOUNT SUMMARY OF THE CASE FOR AND AGAINST PREMARITAL SEX RELATIONS. We may conclude, therefore, by saying that premarital sexual relations are not proven to be essential for good health, but that they may prevent some personality strains and distortions, that they do not necessarily assist persons in selecting a mate more wisely, nor do they necessarily enable them to adjust better in marriage. On the other hand, at least in a certain proportion of the cases, there are the real dangers of venereal infection, pregnancy, abortion, and forced marriage. Sublimation can be achieved in a minority of cases. For others it seems impossible. Many young men, probably the majority, find an outlet in a certain amount of masturbation. Frequently natural discharges of semen in sleep relieve the tension of many. Still others will feel that premarital sexual relations are not necessarily a social evil if two adults are in love, are prepared to marry in case of a pregnancy, and provided there is fundamental consideration and decency in the treatment of one another. But the dangers in this are the dangers of selfishness dictated by self-interest. The theologians may be scorned by the moderns. Yet, on the other hand, over the centuries religious leaders have seen a great deal of the character limitations of the human race.

The fundamental solution lies not in continence, not in self-relief, not in premarital relations and its risks, but in such an adjustment of our social and economic institutions as will make possible substantially earlier marriage for the overwhelming proportion of modern American youth In other words, the radical program is the only fundamentally sound one in the long run In the meantime, this suggestion is of no practical help to modern youth faced with this problem now. All we can say in reply to that is Will they, in turn, take a corresponding interest in this problem as they mature, and assist the youth of the rising generation to make the necessary adjustments? If they are unwilling to do this, they have no basis for a complaint now.

It is only within the last decade that we have begun to approach the difficult sex problems of the adolescent with frankness, honesty, and in a spirit of science instead of in terms of customary bias and traditional taboo Only lately have we come to study the consequences of a forced delay in marriage and attempted to gather evidence clear of the bias of the old attitudes—attitudes unwilling to admit changes in the conduct of youth and the presence of new factors modifying our living conditions and habits Among these changes have been the invention and diffusion of reliable birth control, the increasing freedom of youth as shown in the absence of chaperoning, frequency of late hours, freedom while automobiling, freedom in co-educational contacts, the decline of religious authority, etc These are only some of the factors which we cannot leave out of account, and which make for conflicts between the older and the newer codes Some of the old standards should still hold There is just as much need as ever for honor, consideration, and fair play Indeed, there is more need for these under a regime of freedom than under a code of fear and restraint Freedom merely places a new strain upon the home and the school for character education—the basic need of our time.

CHAPTER 4

OVERCOMING DIFFICULTIES IN FINDING A MATE

Circumstances influencing the ability to find a mate—
Courtship opportunities—*Impersonal Factors*: Occupation—Residence—Influence of the sex ratio—*Personal Factors*: What do men and women want in a mate?—
Qualities in a woman attractive to men—Qualities in men attractive to women—Romance vs. reality

WHEN young people are in their teens they are concerned more with dating than with mating. Their manoeuvres are mainly exploratory. They have at first no desire to marry. They are merely trying to find out whether the individuals to whom they feel attracted measure up in terms of character, personality, temperament, health, etc. It is only as they begin to get some visible means of livelihood that the desire for marriage reaches its normal strength. Then they begin to wonder how they can find a mate, how they can make a wise choice, what they should look for in a mate, what qualities they should avoid. Are there certain factors which they consider important, but which may not be so important after all? Above all, is there any way in which they can find out before marriage if their personalities are suited to each other? In other words, is there any way of predicting future success or happiness in marriage? Some of these questions will be dealt with in this chapter, others in the two following chapters.

CIRCUMSTANCES INFLUENCING THE ABILITY TO FIND A MATE. One of the first of these is the intensity of the desire for marriage in relation to competing or substitute desires. As we have already indicated, the desire for marriage is frequently

reduced or thwarted in our times by either insufficient income or the felt need of a sufficient income. Present economic conditions are serious, but young people tend to exaggerate the importance of the amount of money needed to marry and thus unduly delay it. Our individualistic and materialistic culture has all too vividly impressed upon us the need for excessive prudence.

Not only economic conditions but also parental fixations may thwart the desire for marriage. It has lately been shown that a strong attachment of a boy or girl for his or her mother is a circumstance predictive of success in marriage. But that is quite a different condition from a mother or father complex in which there is such a strong emotional bond that the young people are reluctant to enter upon a new venture of their own. Fathers who monopolize the affection of their daughters, or mothers who monopolize the affection of their sons, inflict grave injury upon their children. If, however, a young person recognizes such an undue attachment early, and seeks the guidance of a psychiatrist, it may be possible to repair any damage that has been done.

The desire to marry may be reduced by the inability to find promptly a suitable mate. More likely, irrational fears of various kinds, whether psychological, economic, or sexual, may arise. The young man may have fears about his sexual adequacy or about the adequacy of his proposed mate. He may fear that he is "too big," or that his future wife may be "frigid." These last notions he usually gets from "bull sessions" or by reading popular but unscientific sex books. Or the woman may fear the first sexual intercourse, may fear that she is sterile, or that she cannot have healthy living children. The number of these fears is legion. They are far too numerous to mention here. Many of them are taken up in different portions of the present book. Attention is here merely called to their existence and especially to the fact that the overwhelming majority of them are unfounded. Those that are well founded can ordinarily be treated successfully by a good marital counsellor or by a well-chosen physician. If you have such worries, seek counsel from a competent source and your worries will probably vanish. It is much

better to seek advice than to permit the fears or worries to recur. That is not good mental hygiene. It is unwise to rely upon other young people for factual information and for guidance on these problems. Parents may be able to help. But most of them would probably prefer that the young person have expert medical or premarital guidance.

COURTSHIP OPPORTUNITIES. The ability to find a mate is also dependent upon the number and quality of contacts for dating, in a word, on courtship opportunities. In view of the fact that most people who remain single do not do so by resolving never to marry but rather by drifting into it, it would be a good idea to determine in advance and as rationally as possible just how to go about meeting members of the opposite sex. In view of what is said in the following chapter on the importance of matching personality attributes it would be well for young people at the very outset to think over carefully the sources of a possible mate. Young people's organizations in churches, college classes and social groups, leisure time clubs of worthy purpose are quite likely to have as members individuals from whom a choice could be made. Seeking a life partner in such a group automatically helps to select for race, religion, economic and social status, character, leisure-time interests, etc. Oddly enough, the recent researches of Terman have shown that individuals who met at resorts or during travel have somewhat higher happiness scores than the average. No one knows why. It may be a freak association or a real one.

Experts on marital counselling and the problems of youth are pretty well agreed that not enough is done in our society to bring eligible young men and women together under socially desirable, non-commercial circumstances. There is need for more deliberate planning for such a purpose both on the part of leaders of social groups and on the part of young people themselves. While society bears some of the responsibility for not planning more effectively to bring young people together under circumstances conducive to a wise choice, the young people themselves also bear some of the responsibility in so far

as they ordinarily drift about in their dating program without giving much deliberate thought to choosing in advance the kinds of groups liable to contain suitable prospective mates

Consider, for example, the responsibility the individual has for the choice of his or her own leisure-time groups. If you are seriously interested in finding a mate, why not spend most of your leisure hours in groups in which the sexes are evenly divided, or in which there is a majority of the opposite sex? If you are interested in dramatics, join an amateur dramatic organization. If, on the other hand, your interest lies in outdoor sports, there are many outing clubs, ski clubs, tennis clubs scattered throughout the country. Many churches organize social groups. Settlements in big cities do their utmost to attract young people into wholesome forms of non-commercial recreation. Many young people who do not have aggressive personalities just sit back and feel that some time or other they will meet their mate. It would be better for them if they joined groups where they would have plenty of opportunities for meeting members of the opposite sex.

IMPERSONAL FACTORS

On the other hand, some circumstances, largely impersonal, influence the chances of finding a mate. Among these are residence, occupation, and the sex ratio of the population in which one lives.

OCCUPATION You may not have complete control over your occupation because, in some measure, occupations select people for intelligence, education, and physical strength. For example, only rugged men become blacksmiths. It takes at least modest intelligence to become a professor, etc. On the other hand, choice is quite free within certain limits.

Young women who work ordinarily do so to get an income, not to get a man. They choose their occupations in terms of what they are capable of doing and in terms of the needs of the labor market, not in terms of love strategy. Yet, would it not be well to give consideration to the marital prospects of the

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occupation? They should ask: "Will it bring me in contact with desirable and eligible marital partners?"

The chances of finding a mate in certain occupations are much greater than in others if we judge by the marriage rate of individuals in these occupations. Social workers, for instance, meet mostly their clients and other unmarried women. Private secretaries may work mostly in contact with men already married or in contact with those who might make suitable mates. Journalists, saleswomen, clerks in stores and hotels, social hostesses in tea rooms, hotels or cafes, are likely to have broader social contacts than social workers, librarians, physicians, dieticians, or teachers. For whatever the reason, the marriage rate among women social workers, physicians, librarians, teachers, lawyers, and nurses is relatively low. Undoubtedly this is not solely a consequence of their occupation. But that it plays a role is quite possible. Popenoe declares that only half of the trained nurses in the U.S.A. ever marry. He also contends that high school teachers, with an exception for home economics teachers in high school, have a lower marriage rate than grade school teachers. (Paul Popenoe, "How Can Young People Get Acquainted?" *Journal of Social Hygiene*, vol. 18 (1932), pp. 218-224.)

We now turn to two factors influencing the ability to find a mate which seem at first glance so impersonal in their operation as to be incapable of being influenced by an individual's own conduct. Reference is made to residence and to the sex ratio (proportion of men to women).

RESIDENCE. In a study of 5,000 Philadelphia marriages Professor Bossard of the University of Pennsylvania found that in one-third (33.6 percent) of the marriages the brides and grooms lived within five blocks of each other prior to marriage. Only 18 percent lived more than 5 or less than 20 blocks apart. In 82 percent of the cases the partners lived in the same city.

"What has all this got to do with my finding a mate?" you will ask. It is undoubtedly true that most young people do not decide in what residential quarter of a city their parents

shall live. (Incidentally the wise parents of young people approaching the marriageable age will give thought to that matter.) But young men and young women who leave home to take up a job in another city might well give attention to the location of their residential quarters. Quite unconsciously it may influence the leisure time, civic and religious groups selected, and thus have a bearing upon their ability to find a mate and upon the quality of their choice.

Professor Hornell Hart considers it "particularly important" that any young woman who wants to marry and who goes to another city to work should not "settle down in a girls' dormitory, rooming house, or club, where normal contacts with men are rare. A combined Y M. or Y.W.C.A., with a joint restaurant, is more likely to prove an ideal location." This seems wise advice, but there may be some exceptions to it. The girls' clubs in some large cities make definite efforts not only to improve social life but to bring young women into contact with eligible young men under conditions that are above the average for large cities.

INFLUENCE OF THE SEX RATIO Another factor over which there is indirect rather than direct control is the sex ratio of the population in your community. By the sex ratio is meant the proportion of males of marriageable age to females of marriageable age.

A marked disproportion in the ratio of the sexes, such as an excess in the number of males or an excess in the number of females, as the case may be, may have considerable influence on the chance that an individual will find a mate. But even this biological factor is not totally beyond human control.

Let us first understand how the principle operates. If there are 1,000 men and 1,000 women of marriageable age on an isolated island, all can find a mate, if they desire to do so. To be sure, some may be selected out as undesirable on this or that ground, but the biological potentiality is there. If now there are only 950 males and 1,000 females, some females will remain unmarried, if we assume monogamy. A reversed situation might also be the case.

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How does the supposed situation compare with that in real life? Although there is an excess of males at birth (about 104 males to 100 females, supposedly because of a greater death rate in utero of female embryos), with advancing age the males soon lose their advantage, until in middle and late life there is generally an excess of females over males. At the time when most people marry the sexes are approximately equal.

In actual society many circumstances may alter the normal biological distribution. A war so changes the sex ratio that women are adversely affected. After the World War, for example, large numbers of women found it difficult to find a mate. That will be repeated after the present war. Large numbers of men of marriageable age will be killed off, thus reducing the chances that many women will find any mate whatever.

A variety of economic and social circumstances may put a premium on one sex. For example, on the frontier during the westward settlement of the United States, there was a special need for men owing to the hard conditions of life. In pioneer settlements there always tends to be an excess of males. Likewise in frontier occupations like mining and lumbering there is an excessive proportion of men. Cities of mushroom growth, like Detroit, which have attracted large numbers of young men in the automobile and allied industries, have an excess of males. Cities in which heavy industries are concentrated tend to have an excess of males, while cities specializing in light industries tend to have an excess of females. Troy, New York, for example, has an excess of females because of the large number of women employed in the collar and shirt shops. Cities having large numbers of office workers (e.g., Manhattan, New York) also tend to have a corresponding excess of females and hence a low marriage rate.

Professor Hornell Hart, who has made some study of this matter, finds that in some American cities the chances that an unmarried girl of twenty-two will be married by the time she reaches thirty are from 25 to 50 percent greater than in certain other American cities. The sex ratio of young women in many New England

that "of the 30 cities with the worst marriage opportunities, 22 are in New England" (Hart, *op cit.*, p 130.) He thinks that the presence of the textile and shoe industries, attracting large numbers of women, adversely affects their marital opportunities. Conditions are much better in Michigan, Ohio and northern Indiana. Thirteen of the 30 cities with the best marriage opportunities are in that region. The automobile and other industries there attract an excess of young men. Furthermore, industry has tended to demand in recent years an increasing proportion of young, alert, quick-moving men for the repetitious but exacting work on "belt-line" operations in factories. Such men are apt to be of marriageable age. On the West Coast and in the Southwest, especially in Texas, the sex ratio is also favorable to women.

It is only necessary to reverse the situation to see it from the point of view of the young man seeking a wife. His chances, for example, would be much better in New England, from the standpoint of the sex ratio alone, than in any other part of the country. His chances would be at their worst, again from the standpoint of the sex ratio alone, in industrial areas like Detroit with an excess of men.

Again, you may ask: "What can I do about this?" It is undoubtedly true that most young people cannot migrate several hundred or a thousand miles to move into a geographical area where the chances of meeting a suitable mate are greater. And yet, if a person has a choice of locations when he settles down to work or transfers, he might well bear in mind the geographical distribution of the sex ratio as one factor to weigh. Wherever there is a scarcity of marriageable persons of the opposite sex, the prospects of marriage are lower than normal. Wherever there is an excess of marriageable persons of the opposite sex, the prospects of marriage are, other things being equal, above normal.

Thus we see that the occupation chosen, the place of residence chosen, and the differences in sex ratio in various parts of the country may have an influence upon the chance of finding a suitable mate. Though young people cannot altogether

control these circumstances, they can bear them in mind in such a manner as to adjust to them to their personal advantage. Yet, no matter how much thought is given to all these circumstances, the personal factors still remain uppermost in young people's minds.

PERSONAL FACTORS

WHAT DO MEN AND WOMEN WANT IN A MATE? The ability to find a mate will naturally be influenced by certain qualities of character and personality, not to mention love and sex appeal. Some women attract men naturally, and some men attract women naturally. But in between these two extremes there are many degrees of attraction or repulsion. Some people are always thinking of what they can get out of marriage. Generally speaking they pay too little attention to what they bring to marriage. Some of the difficulties in finding a mate result from our own peculiarities and oddities, our own limitations of character and of attractiveness.

The discussion here of what men want in a woman, like the discussion of what women want in a man, is intended to be suggestive only. No serious and complete study has ever been made of these matters. We do not really know what each sex desires. Even speech reactions on a questionnaire may not tell us. We want to know what men and women *do*, not merely what they say they prefer. But we do not even know that. Moreover, desires and conduct alter with time and place. They are naturally different for different individuals. In the absence of other than fragmentary summaries of opinion—there is one report in Baber's *Marriage and the Family* and I have for years collected data from my own students but they have not been systematically analyzed as yet—we must rely on judgment and experience.

QUALITIES IN WOMEN ATTRACTIVE TO MEN. Men want women to be personally attractive. Thousands of magazine articles have been written on that subject in women's magazines. Millions of dollars have been spent on cosmetics and

aids to beauty. Advertisements feature sex appeal and personal attractiveness in trying to induce people to buy their products.

Any girl, by a little forethought and planning, can make herself personally attractive. Even if she is not beautiful she can show taste and daintiness in personal care, dress, speech and conduct generally. A little pure soap and water with plenty of scrubbing will do more to keep a clear complexion than many dollars spent on "vitamin" cold creams or special soaps. Clothes do not need to be expensive to show taste and sensitivity in matching colors. Good posture is certainly not limited by income. Nor are daintiness and charm necessarily as much a function of costliness in clothes as design or quality of material.

If there is anything in the old adage that "the way to a man's heart is through his stomach," intelligent young women who definitely plan to marry would do well to develop their skill in cooking and in the household arts. We tend to like those who minister to our wants, who satisfy our desires. A meal at home or an attractively prepared picnic in the open when the season warrants is certainly conducive to friendly relations.

Why not try being a creative listener? A creative listener is one who in conversation naturally draws out of others their hopes and aspirations, their difficulties and their failures. Such sympathetic understanding, when it is genuine and sincere, will tend to cement a bond between any two human beings. Most young men have economic aspirations, financial troubles, difficulties with other girls, problems of personal relationships with other men in their work or their play. They succeed or fail in competitive enterprises. A sympathetic appreciation by girls of these difficulties and aspirations, an awarding of praise when it is justly due, appeal to any human being with egoistic impulses. And it is said that adolescent young men are apt to have more egotism than adults whose lives have been tempered by the fires of fortune or misfortune.

Men always like women who are good sports. Who doesn't? Other things being equal, such people are easier to get along with. Somehow we like people who can take adversity

as well as success, who can stand up in the face of difficulties as well as receive the flowers and the praise. A sense of humor sometimes saves a difficult situation.

It is not easy to say what men in general like about women in terms of sexual approachableness prior to marriage, because what they biologically want is invariably in conflict with the mores and usually with their upbringing also. Moreover, the same impulses are never dominant at all times. It is probably true to say that most thoughtful young men who look forward seriously to a stable and enduring marital union, and who have been brought up under normal, healthy, mentally hygienic conditions in an average American family, want a reasonable amount of responsiveness in women in love-making, but that they do not want the girl, at least in their more sober moments, to give way completely without reserve. Expressing the matter in another way, we may say that worth-while men like women who are responsive, but not loose. Of course they want some demonstration of physical attraction in love-making. How far they should go is always a difficult problem which is considered at greater length elsewhere in this book.

There is no denying the fact that men pay too great attention to beauty and to physical form. This seems to have been bred into them for so many generations that it will be a long time before physical charm as such is put in its proper place from the standpoint of building a permanent, enduring and satisfying marital union. But the girl of modest physical endowment or even a plain homely girl may have compensations in strength and richness of character which are actually much greater contributions toward an enduring union than physical beauty, which soon wears off. Many men cannot be taught this. They will have to discover the truth of it for themselves, but then it may be too late. Of course, in some cases beauty is associated with many other fine qualities, but it is not a guarantee of the possession of them. This is probably the greatest mistake that men, even intelligent men, make in the mate-finding process.

Next to beauty men seem to talk most about "personality." It is not clear what they mean by this. They probably do not

mean what a psychologist means when he uses the term. Rarely do courting swains mean by "personality" such qualities as dependability, honesty, sense of humor, benevolence, generosity, a give-and-take capacity. What they often mean by "personality" is really sexual attractiveness. Others mean social presentability so that they can bask in the reflected glory of their enhanced ego when their girl friend is introduced to other young men. "Do I not show good taste in my girl friends by inviting Miss Blank to this dance?" he asks himself. "Will not my friends be more than a little envious that I was able to induce this beautiful girl to be my partner?" he asks himself further. In other words, he is more concerned with inflating his ego than he is with the sober choice of a possible mate. But it should be pointed out that most young men in the adolescent period are not always looking for a mate, they may be picking merely a suitable partner for a social event. The young man may excuse himself on that level. However, he ought to realize that by putting beauty first and above more important considerations, he creates an unnecessary hazard for himself. The sexual impulse may cause him to fall in love with a girl who is by no means suited to his temperament and long-run interests, indeed a girl who is not a good marital risk.

If more attention were given to the more substantial qualities of partners at social events, some of the trials of mate finding would solve themselves, for young people would automatically surround themselves with partners *any one* of which might not be an unwise choice. But, as matters stand, this is rarely the procedure at most gatherings. The reason is that men probably do not give due thought to the importance of it.

QUALITIES IN MEN ATTRACTIVE TO WOMEN. Women commonly admire athletic build or at least good general physique, a certain aggressiveness in the courting process but not vulgar insistence, a certain competence in attacking the problems of economic adjustment, consideration, courtesy and thoughtfulness in the small details of personal relationships, and good sportsmanship.

Just as men pay too much attention to physical beauty

for the promotion of their own best interests in the long run, so women undoubtedly have too great a tendency to rely on impulsive sexual attractiveness. They are also influenced unduly by physique and physical beauty. Perhaps it will always be so. However, there is hope that women, like men, will come to a readjustment in their system of values as a result of discussion, reading and a thoughtful exchange of views with others. That this can be so, and that it does happen, I know from my own teaching experience. And yet flexibility of mind is not a function of age. Some young people have it and some do not. Some old people have it and some do not. It is the hope, however, of most specialists in this field that young women and young men alike will, as they receive more instruction and pay more attention to these problems, give less weight to physical charm as such and more to the lasting qualities of character which make for a solid, enduring and satisfying union.

ROMANCE VS. REALITY. Some people may get the impression from reading what I have just said that only angels marry. Of course, we know better. On the other hand, idealization has an important social usefulness, especially among youth, provided that it is constantly checked with the realities of the situation and provided that the demands we make of a mate are not so high that they interfere with eventual and reasonably prompt choice.

One of the surest ways to make it difficult to find a mate is to expect too much. Next to excessively high economic demands, high standards of suitability before choosing a mate or excessive idealism in what is expected are probably the most effective factors in postponing or preventing marriage. If young men or young women expect too much, they necessarily limit their choice. The higher the standard of choice, the more indispensable it is that wide contacts should be promoted.

In facing the problem of mate finding it is quite important that young people should minimize as much as they can their romantic impulses. It is utter nonsense to suppose that "there exists somewhere in the world, the one perfect mate if he or she could only be found." This is not true. Any normal man

can find, with a suitable search, thousands of women capable of mutual adjustment with him in a happy and satisfying marital union. In like manner, there are thousands of suitable husbands available for any given woman. The notion that there is only one, or at most only two or three, is quite out of accord with the facts. Young people need to realize that for thousands of years it has been customary for marriages to be arranged by parents or marriage brokers, not by the individuals themselves. Only within the last century or two, and that within the Western World, has choice been free on a romantic basis.

While there are some gains in our present system, there are also some dangers. It may lead to hasty and unwise choice on an emotional or sentimental level rather than on a mature, realistic level. It may lead to infatuation rather than to real love and enduring companionship. If, by some miracle, the cult of romance now so dominant in the United States could be modified, it would help materially in solving the problems of mate finding. Certainly it would also make marriage happier.

But in spite of everything, for most young people the drive to marriage is so strong that it overcomes all difficulties. For normal youth it almost invariably happens that the attracting forces overcome the deterrents so that marriage soon results. The desire for a normal sexual outlet, the desire for companionship and affection, the desire for home comforts sooner or later overcome the stresses and strains of the courtship and engagement periods. So strong is the mating impulse that economic prudence, when it exists as a barrier, is invariably cast to the winds sooner or later. Excessive demands, desire for personal freedom, and selfishness can thwart the drive to marriage just as effectively as an abnormally high and unrealistic standard of living. But normally these are overcome. People invariably come to feel, "Well, if this is not the best possible choice, it is a good choice." On the whole, this is well. It is undoubtedly better to marry a second choice than to go through life hoping for an ideal mate but never finding one.

CHAPTER 5

CHOOSING A MATE WISELY

Qualities to avoid—Qualities to look for in a mate—
Factors that need more emphasis in making a choice—
Matching for Background Semi-automatic nature of
mate selection—Race—Religion—Economic and social
status—Outlook on life—Age differences—Is it desir-
able to match for education?—The most important fac-
tors to look for

WITH many people the basis of choice of a mate may be unconscious. Some psychologists hold the theory that in choosing a mate a young man or a young woman tends to be influenced by certain childhood attachments. A young man may choose a girl like his mother in physical, temperamental and personality make-up if he was *closely attached* to his mother. And a young woman may do essentially the same thing. If she is emotionally attached to her father or a brother she will select a husband of that physical type and personality. So the theory goes.

If, on the other hand, there has been much emotional *conflict* between the young person and some member of the family, the former, if a young man, will, according to this theory, select the opposite of his mother, and, if a young woman, the opposite of her father or brother. In other words, our emotional ties with other members of the family will strongly influence our choice of the type of person to whom we are attracted and with whom we tend to fall in love. The relationship need not be between father and daughter or mother and son; the son may be attached to an older sister or the daughter to a brother. Thus the grown adult unconsciously acts in his love life the role which he played in childhood in his relations with parents.

and sisters and brothers Burgess and Cottrell, though they say (p. 345) that this theory needs further testing, seem sympathetic toward it, more on the basis of case studies than on the basis of statistical analyses.

It is possible that there may be enough in it so that it will be wise for an individual to ask himself if he is acting on the basis of an unconscious impulse. Is he selecting a type like or opposed to the individual to whom he is attached? Is the girl selecting the type of man who is like or unlike her father or brother? It may help a person to realize that some people seem to have such an unconscious tendency

Whether the choice be unconscious or not, it is probable that *it can be made more conscious and rational*. It is at least worth a trial on a larger scale than at present. It may be useful to list desirable and undesirable qualities provided it does not lead to unrealistic demands. At least it may be useful as a rough guide. It must be remembered that *different personalities have different needs*. There is such a wide range in personalities, in the combinations of traits and characteristics, that almost everyone can find a fairly suitable mate. But the more one person differs from what we consider normal, the more will the other partner have to adjust in order to maintain a balanced relationship.

QUALITIES TO AVOID Among the outstanding qualities to be avoided are parental fixations, ungovernable temper, pronounced jealousy, marked physical and mental handicaps, bad heredity, sterility, drug addiction, excessive alcoholism, irresponsibility, laziness, and dishonesty. These items, of course, do not end the list. Some people cannot stand vanity. Others find it easily compensated by other attributes. Certain individuals can get along with a jealous partner. Others find jealousy impossible to deal with. A very even-tempered person may well be able to put up with ungovernable temper. Many others cannot tolerate it. The important thing is that any given individual should be conscious, on the basis of past experience with members of his or her own sex, of what attributes can readily

be discounted and allowed for, and what others are found intolerable

It should not be understood from this discussion that a person possessing one of these traits, for example, marked alcoholism or chronic jealousy, will never be able to develop a happy marriage. Many cases could be found to disprove such a contention. On the other hand, such attributes are definite handicaps or hurdles to be overcome. They are not in themselves sufficient to cause failure any more than carelessness with money is necessarily sufficient to wreck a marriage. Sometimes a definite limitation or weakness in a partner may actually cement the bonds of marriage provided that the other partner can make up for the deficiency and has an understanding attitude toward it.

QUALITIES TO LOOK FOR IN A MATE. Despite the differences in personality, standards, systems of value, etc., it is undoubtedly useful for the young man or woman to take the time to make out a list of (a) the attributes of an *ideal mate*, and (b) the attributes of an *acceptable mate*. The very process will assist individuals in comparing values, will help them to explore and compare their ideals. If there is a subsequent exchange of views through discussion, such an experience may lead them to modify their judgments and values, and teach them the importance of developing a willingness to accept something less than the ideal. In other words, it may help them achieve a more realistic and rational choice. The excessively idealistic person ordinarily expects too much of a marital partner; the carefree and thoughtless too little of himself and others. By discussion and free interchange of ideas, a proper balance may be struck.

Among the desirable qualities of a general nature are good health, good character, adjustability, or capacity to "give and take," to bear and forbear, unselfishness, industry, patience, sense of humor, and loyalty. Fundamental integrity, which is hard to define, seems important. Is the proposed partner reliable? Is his or her word ordinarily sacred? What of dependability? Does the proposed partner have a healthy, nor-

mal attitude toward sex, or are there bizarre fears, perhaps the heritage of an unfortunate conditioning in childhood? Is there a normal attitude toward children? Do the partners want them, if not immediately, at least beginning a few years after marriage? Does the woman possess skill in housekeeping and cooking? If not, is she prepared to gain such training prior to marriage? Is the man employed and earning sufficient income to support a wife on the customary standard of living for his class? Has the experience of both partners been such that they know the value of money and are able to spend it prudently? Above all, is the proposed partner willing to give and take, to make concessions without bickering and bitterness? After all, marriage is an adjustment. That invariably means compromise on some issues, or integration and agreement on a new and higher level. How does the proposed partner accept adversity? Has he or she ever had to face difficulties? If so, how have they been met? Was there a buckling under or a manifestation of courage? Was the solution thought through or muddled through?

FACTORS THAT NEED MORE EMPHASIS IN MAKING A CHOICE It is my experience in discussions with students and other young men that American youth in general today pay a great deal of attention to physical attractiveness and almost none to the good heredity of the proposed mate. These two factors may represent the poles or extremes of interest. It is unquestionably unfortunate that both young men and young women pay so little attention to the genetic background of a proposed mate. It seems desirable to stress the importance, during the courtship period and before engagement, of each partner making an inquiry, without unnecessary officiousness, into the hereditary background of the proposed mate. Are the brothers and sisters normal? Are not only both parents normal, but were their brothers and sisters normal? What about the grandparents? Here it may be said that almost every family tree will show some defect if it is traced back far enough. But if a serious hereditary defect is found, great weight should be given to such findings, especially if such is the conclusion

also of a marital counsellor who has called in a specialist on human genetics.

Good health is likewise more neglected than it need be. Undoubtedly, in marriage there is a certain amount of unconscious selection of positive eugenic value. That is to say, the healthy and athletic tend to be attracted to one another. Those in poor health are at a definite disadvantage in mate selection. Needless to say, however, people in poor health, and certainly many in good health but who lack vitality and energy, may have many other compensating qualities of character and spirit not to be found in those of greater physical endowment. Undoubtedly something is to be gained by inquiring into the longevity of the family stock from which the proposed mate comes, for there is a strong tendency for longevity to be inherited. Such at least is the verdict of life insurance statisticians and of human biologists.

Another factor which is undoubtedly discounted too much in the process of mate selection is intelligence. Men are especially prone to discount this factor unduly. Many successful men of affairs, of little formal education but good intellectual endowment, especially those of the executive type, have been known to marry decidedly dull women and then wonder why their children have difficulty in getting through college. It is probably advisable that, in the long run, the bright should marry the bright, the moderately intelligent those of similar endowment, and the dull the dull. Several studies have shown that there is a natural tendency for this process to take place. The feeble-minded, for example, tend to marry among themselves. Brilliant people tend to be attracted to one another. We average souls probably marry in our own class. No good eugenic purpose is served if the sorting process is nullified. It is also theoretically probable that happiness in marriage is promoted by such sorting on the basis of intelligence level. Many men make the mistake of choosing a wife substantially lower in intelligence in an effort to control her. Such a position is short-sighted. While the process of give and take may be more a function of personality, temperament, attitudes, and training than of intelligence, the last ought not to be neglected by the

intelligent chooser. It is one test of intelligence in marital adjustment that the partners are able to enjoy their companionship without excessive domination by either partner, on the one hand, and without excessive subjection on the other.

MATCHING FOR BACKGROUND

It seems highly desirable that both prospective partners should have a similarity in race, religion, economic and social status, outlook on life, age, and education. Matching for some of these is more important than matching for others. All are less influential, however, than certain other factors considered at the end of this chapter. Fortunately for most of us some of the matching for the qualities mentioned is partially taken care of in the customary nature of our behavior.

SEMI-AUTOMATIC NATURE OF MATE SELECTION. It is undoubtedly fortunate that the processes of mate selection tend to produce a similarity of background almost automatically, but unfortunate that sometimes there is not enough matching to prevent many unwise marital choices. It never occurs to most of us to marry a person of another race. Yet we know that such marriages do occur and that some of them are happy. On the whole, we tend to marry those of the same economic and social status because, during the courtship period, we tend to have contacts with and to "date" those in similar circumstances. In the same manner, we meet more frequently, and tend to associate more intimately with those of the same religious group, those of similar age, education, etc. Hence such individuals are considered more frequently as eligible for marriage. So it goes with those who have much the same outlook on life, who have similar views on economic, political and social questions. Are not those who agree with us "intelligent" and "wise"? Do we not generally prefer those of "our kind," and more or less disdain, perhaps not openly, as a rule, those who are not of "our kind"? We find less friction in contact with those with whom we agree; the greater the difference, the more likely the friction, even in the courtship process. All this

tends towards a weeding out of those who differ radically from us. Yet we know the process is by no means perfect or there would be fewer failures and break-ups in marriage. The process can be improved by paying attention to the facts and problems of selection. For what qualities should we match, and why?

RACE. That the American people consider racial crosses undesirable when they take place between members of the Caucasian race and those of the Negro, Yellow, or Indian races, is reflected not only in their mores but crystallized in their laws. The laws of most Southern states prohibit the marriage of whites and Negroes. In a few localities even the marriage of Negroes and Indians is prohibited, and, of course in the West and Southwest especially, the marriage of whites with Chinese and Japanese is prohibited. The wisdom of such laws lies, not in the probability that the children will be defective, but in the circumstance that such crosses inevitably lead to social difficulties in adjustment later on. Generally people prefer a mate of their own race, but some members of minority groups try to raise their social status by marrying into groups of superior status. Certainly many Negroes prefer as a mate whites or Negroes of a lighter color. There is, however, no general desire of Negroes to marry whites.

RELIGION. The desirability of the intermarriage of members of diverse religious groups is also questionable, especially in the instance of Protestant-Catholic marriages. In such cases the Catholic church invariably takes the position that the children should be brought up as Catholics, and unless the Protestant mate is willing to be subjected to what may amount to a severe conflict in loyalties, such marriages had best be avoided, unless there are strong reasons otherwise for proceeding with them. It is not that many Protestant-Catholic marriages are not happy, some are. But religious differences constitute a source of friction which might well be avoided if possible. Boys and girls keeping company during the courtship period might well keep this circumstance in mind and let Catholics

seek mates in groups of Catholic young people while Protestants seek mates in groups of Protestant young people. Protestant-Jewish marriages are probably less likely to result in friction, especially if the Jewish partner is not orthodox. Wherever there is inflexibility of religious outlook on the part of one partner, the hazard increases.

ECONOMIC AND SOCIAL STATUS Much the same principle—the desirability of similarity of background—applies to the matter of economic and social status. It is undoubtedly true that some individuals have married out of their class and been happy. More frequently, however, it is probably a severe trial in adjustment. The rich daughter who has had nearly everything and who has been more or less spoiled may find it very difficult to adjust to the very limited income of her husband. The rich son who takes a wife from the working class may find himself somewhat handicapped by her background, unless there are mitigating circumstances in her “polish” or culture. These homely examples are merely instances of the type of adjustment that may be required when either partner makes a big jump from his or her social class upon marriage. Here again it is not a question of a marriage of that nature being foredoomed to failure; it is merely a question whether or not extra hazards are incurred. So much for the desirability of matching for economic and social status.

How much do economic circumstances influence marital happiness? How much do they influence success or failure in marriage? If they do, as is commonly supposed by most people, then they should be taken into account when selecting a mate.

It is interesting that both the Terman study on *Psychological Factors in Marital Happiness* and the study by Burgess and Cottrell on *Predicting Success or Failure in Marriage* came to the conclusion that economic circumstances were *not, in themselves*, significant for adjustment in marriage. What they meant, more exactly, was that although some economic factors were positively correlated with adjustment in marriage—factors such as moderate income, savings, occupations character-

ized by stability and social control, and regularity and continuity in employment—success in marital adjustment could just as well be predicted by the use of other items as by the use of questions relating to economic circumstances. This is quite different from saying, however, that economic factors are “not significant for adjustment in marriage”

Of course, we know that many rich people and many poor people are happy in marriage. We know that wealth does not *guarantee* happiness. Those who have a high standard of living and who expect a great deal of life economically will doubtless conclude that if economic circumstances have little effect upon happiness scores, then it is just too bad for the system of scoring. They will protest that they inaccurately measure happiness in marriage. I confess that there may be a slight amount of validity in that protest. It is true also that the Terman study was focussed upon personality, that the Burgess and Cottrell study was focussed upon social factors as influencing success or failure in marriage. Accordingly, neither of these groups of investigators would be expected to stress economic factors. Their training has not been along those lines. On the other hand, the scientific honesty of their studies is not open to question. Both studies dealt largely with the white-collar, middle-class, urban group. Terman's group had only 1.1 percent of unskilled workers and 1.8 percent agricultural workers. More than one-third (36.6 percent) were professional people, 19.9 percent executives and managers, 18.7 percent in retail or skilled work. The Burgess-Cottrell group of 526 cases was slightly more representative of the general population.

The upshot of this difficult matter seems to be this. Most people in our culture feel so driven to improve their incomes that they exaggerate the influence of command over money in producing marital happiness. A moderate, steady income of the husband is more predictive of happiness than a high fluctuating income. And his occupation (see page 287) is probably more important than his level of income. On the other hand, no one has yet disproved that matching for economic status is not, on the whole, wise. There are reasons for believing that

when people have common backgrounds, the economic included, the chances of harmony and understanding are increased. Such is the conclusion until more evidence is forthcoming

OUTLOOK ON LIFE What is true of the desirability of similarity in race, religion and economic and social status is undoubtedly true, though perhaps with less intensity, in the instance of outlook on life. If they were well adjusted otherwise, we might conceive of economic or political radicals marrying ultra-conservative persons and getting along tolerably well. On the other hand, is it not more likely that there will be numerous clashes and endless debate about political and economic questions, a circumstance hardly conducive to marital harmony? Radicals tend to have lower happiness scores according to Terman. On the other hand, there is evidence that radicals tend to be more intelligent than those with conservative opinions; and intelligence is supposed to be an aid to adjustment in marriage. Perhaps the personality deviations of radicals operate more strongly for disharmony than their intelligence does for harmony. Until we have more research, we shall not know where the balance of account lies.

AGE DIFFERENCES. In most circumstances a difference of five years in age is of no consequence. But when the difference reaches ten to fifteen years, it may well lead to difficulties in adjustment unless there are strong compensating factors. If the husband is many years older, he may become sexually inactive long before the wife desires this. Great differences in the maturity of the partners may also result in a cleavage of viewpoint or outlook. It may cause great disparity in the forms of social activity they enjoy, and thus decrease the number of activities they can participate in together. The more advanced age of one partner may bring about glandular changes sooner than if the partners were matched for age. This may result in temperamental alterations and cause the husband to seek new sexual outlets at the very time when harmony with his wife should be most complete.

What is the effect of age differences at the time of marriage on marital happiness? Very little, so far as we can tell at present, according to Professor Terman. He did not include this factor in his prediction scale. Professor Hart and his wife have published a graphic chart showing the relative chances of attaining good or poor adjustment in marriage for various ages of bride and groom and for various amounts of age difference at the time of marriage (*Personality and the Family*, p. 101.) The Harts' conclusions have never seemed to me to be convincing. The conclusions are too complex to summarize here except to say that the "ideal ages" for brides were $24\frac{1}{2}$ to about 31 and for grooms 29 to $36\frac{1}{2}$. If the Harts' advice were generally followed it would raise havoc with reproduction already below the replacement level in many classes and geographical sections of the United States. It is reassuring that Professor Terman, on the basis of his own examination of the available evidence, was "convinced that there is at present no satisfactory basis for the charting of 'good' areas and 'danger' areas with respect to age differences" (p. 186). Terman agrees with Havelock Ellis on this point. However, Terman's data did show that wives whose husbands were four to ten years younger had rather high happiness scores, but he concludes that even if older wives are happier it does not necessarily mean that all wives, if they took younger husbands, would be correspondingly happier than the average. He thinks women who take markedly younger husbands have an excess of maternal interests or possess dominating personalities. The young men so captured may have a mother complex and desire a mother substitute. In the same manner, a woman who marries a man far older than herself may desire a substitute father. Terman asks "Why should not the old wife of a young husband, or the young wife of an old husband, be happy if she has got the thing she most wants? The fact that she may be [happy] gives no ground for supposing that such marriages will bring equal happiness to women in general" (p. 187).

Fortunately this whole problem is pretty well taken care of by custom. In only a very small proportion (4 percent ?) of

marriages is one partner markedly older or younger than the other.

IS IT DESIRABLE TO MATCH FOR EDUCATION? The evidence on this point is conflicting, but the question is so important that a review of the data is called for. It is a commonly held opinion that differences in amount of education are not favorable for marital adjustment and marital happiness. The evidence is also conflicting as to whether or not marital happiness increases with amount of education.

A study by Paul Popenoe suggests that the divorce rate in marriages among couples who met in co-educational colleges is only one-tenth that of marriages generally (New York Times, July 21, 1932). Mrs. C. G. Woodhouse made a study of 250 *successful* marriages and concluded that one-third of the couples met in college (*Social Forces*, vol 8 (1930), p 522.) Dr. K. B. Davis found that college women were somewhat happier than non-college women. But was the association really causal? Did the fact of college education *cause* the greater happiness, or did something else associated with higher education cause it? Dr. Davis's study does not answer that question.

Burgess and Cottrell came to the conclusion that the amount of education and the amount of marital adjustment are closely associated. The pretty consistent relationship is illustrated in the following chart.

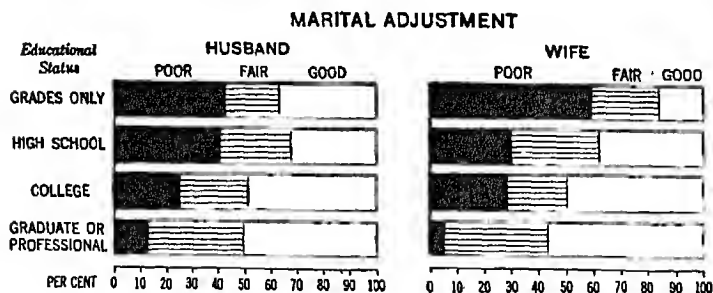


CHART 3—EDUCATIONAL STATUS AND MARITAL ADJUSTMENT

From Burgess and Cottrell, p. 121

The association is especially marked among the wives. The authors do not positively say that the relationship is causal, but the tone of their discussion seems to imply as much. When education is measured, other factors are also measured, for example, intelligence. However, they reason that education makes the individual "more objective and intelligent in his social relationships, more tolerant in attitude, and better equipped with reliable information about the sexual and other adjustments of married life." Burgess and Cottrell point out the consistency of their findings with the fact that prolonged education makes for postponed marriage and that their figures "point to increased chances of success in marriage with increasing age at time of marriage" (p. 122).

On the other hand, Terman found "no consistent relationship" between happiness scores and the amount of schooling. (pp. 33, 190) Of only one thing was he really certain that nearly all the talk about a college education unfitting a woman for marriage and love-making is nonsense—a mere result of prejudice. Yet this negative conclusion is very important.

To be sure, Terman found that wives whose husbands were markedly inferior in the amount of education tended to have lower happiness scores. But he believes this to be due not so much to a mere lack of schooling as to probable mental inferiority. Accordingly, he did not include schooling differences in his happiness prediction scale.

In Terman's sample of 792 couples, all the correlations between schooling and happiness were very low. They ranged from .05* to .17. Only one correlation was statistically reliable, and that indicated that wives of highly educated husbands had slightly greater happiness. Terman rightly warns, however, that this should not hastily be attributed to the fact of formal education. He believes that it is not a result of either

* A perfect association or correlation is +1, a perfect negative correlation -1. Therefore .05 shows very little association. If a coefficient is larger than five times its so-called "probable error" it is generally considered statistically significant. Correlation does not necessarily mean causation. For example, the price of pigs and the price of pig iron may rise and fall together. If so, one doesn't cause the other. A high correlation, however, may be suggestive of causes.

higher education, or of superior social and economic status, but rather a function of the superior intelligence that usually accompanies better education.

Moreover, Terman could find no reports on sizable groups coming to conclusions different from his own (His book was published before the Burgess and Cottrell volume was issued, though several papers by the latter antedate their book) In so far as Hamilton may have had contrary opinions his data on the point were not statistically reliable J Bernard and Professor C. Kirkpatrick found only negligible correlations between the amount of schooling and marital satisfaction. Kirkpatrick's study suggested that matching for education might be slightly favorable, but Terman believes (p 191) that his results on the point are not statistically reliable.

In the conflict of evidence as to the influence of education and schooling on marital happiness and marital adjustment, the main thing that is shown is the need for further research; the need for holding certain other factors constant while the effect of education or schooling alone is studied. The conflict also demonstrates the need for comparing the results of different studies before we take any one too seriously in practical applications

It is barely possible that the rather conflicting results in this field may be influenced by the circumstance that schooling does not always measure education * In fact, education may be quite different from schooling On the other hand, it may be that temperamental qualities, emotional stability, and a co-operative nature are more important to look for in the process of mate selection than similarity of educational background

In the meantime we may hazard some reflections leading

* Incidentally, when Burgess and Cottrell use the word "education," they more properly mean "schooling" They are perhaps not quite identical We all know intelligent and informed people who have little schooling, others who have had much schooling who seem to know little The Carnegie study of education in Pennsylvania showed that some college seniors know less than some high school seniors, that many lower class college men and women know more than many upper class college men and women An altogether scandalous irregularity in achievement was found. Amount of schooling is not always the same as amount of education.

us to suppose that education might have a favorable influence upon adjustment in marriage. Training in high school, and more especially in college, may well put a premium upon the development of personality and particularly upon capacity to adjust. In colleges the frequent banter and "kidding" develop sportsmanship and a willingness to put up with an irksome situation gracefully. Social contacts in college tend to humor up in no small measure even those quite devoid of it. A sense of humor and a capacity to put up with small annoyances are valuable traits making for successful adjustment. Similar educational experiences may have an influence in the direction of cultural uniformity. It may force personalities to develop along certain more or less uniform patterns so that, if individuals select one another from that group, it may make for unity. Moreover, the information obtained in courses on psychology, on ethics, social relations and home economics, not to mention other subjects, may assist in adjustment.

If people match for educational level, there is an enhanced probability that there will be better matching for age, intelligence, similarity in family background and for viewpoint on life.

THE MOST IMPORTANT FACTORS TO LOOK FOR. Desirable as it may be to match for race, religion, economic and social status, outlook on life, age, education, and so forth, these circumstances have far less influence on marital adjustment and on marital happiness than we used to think, if we are to give full credence to the recent researches of Professor Teiman and his colleagues and of Professors Burgess and Cottrell. It would seem infinitely more important to look for certain background and personality factors.

According to these latest studies on the prediction of success in marriage it is extremely important for an individual to seek a mate (1) whose parents are happily married, (2) who had a happy childhood, (3) who is or was rather closely attached to the parents, especially the mother, and who had a relative absence of conflict with the parents; (4) who has about the same level of mental ability and about the same sex-

ual drive; (5) who has not been subject to frequent or severe punishment in childhood; in brief, (6) a person who is a socialized, stabilized individual, and (7) one with a happy temperament. These points are worth examining in greater detail.

It is very important to determine the level of married happiness of the parents. Just why this should be so we do not know. How much it is a matter of the inheritance of certain temperamental qualities, how much it is socially conditioned, is not yet clear. It would seem reasonable to suppose that children brought up in a happy home develop wholesome and normal attitudes toward others. Their character traits are also probably molded in such a way as to socialize them, to induce in them a due regard for the rights of others.

Another important quality to look for in the proposed mate is the degree of happiness of his or her childhood. This seems to be closely related to the parents' happiness. Did the individual have a happy, adjusted childhood? Was there a minimum of conflict with the mother? Conflict with the father is also significant, but apparently less so. Strong attachment of either individual to the parents is, in the opinion of Terman, "markedly favorable to happiness, especially in the case of husbands" (p. 371). The conflict of an individual with his or her father is unfavorable to happiness, but this is more true of wives than of husbands.

Marital happiness is favored by a relative equality in the mental ability of the spouses. If the husband is above the wife in mental ability, it makes, oddly enough, for the happiness of the wife but for the unhappiness of the husband. Perhaps this is a reflection of the fact that our culture expects more or less domination by the male. However, marked mental inferiority of the husband as compared with the wife tends to make the wife unhappy, and yet it does not greatly affect the husband's unhappiness.

For rather obvious reasons an equality in the sex drive of the partners seems to be conducive to marital happiness. A premarital attitude of disgust toward sex is associated with marital unhappiness, but it affects men more than women. It has long been known that differences in the strength of the

sexual impulse or differences in level of passion have been a source of trouble in marriage. But the problem has been how to discover the difference before marriage. Doubtless it will be possible to solve this problem scientifically in the future. As for the present, the point needs emphasis that it is by no means clear that premarital sexual experimentation will assure an individual that his future partner has the appropriate level of sexual desire. Ordinarily the conditions of sexual experimentation are not those of sexual life in marriage. And that may make all the difference in the world. When this problem of inequality is attacked by the methods of modern science, perhaps we shall develop means of forecasting at least wide inherent differences, and thus promote marital harmony.

Severe punishment in childhood is not a good prognostic factor. It seems to be closely associated with marital unhappiness. It is wise to prefer a mate who has been subject to discipline that has been firm but not harsh. Both lax and irregular discipline, on the one hand, and excessively strict discipline, on the other, are not closely associated with marital happiness in later life. Is this because the person who needs severe discipline in childhood never really gets "broken" (i.e., socialized), and therefore carries over bad habits and attitudes into marriage? Or is there something in the punishment itself that hampers adjustment later on? The reader is entitled to his own opinion, for all the evidence is not yet in. My guess is that the former proposition is nearer the truth.

It is highly important when choosing a mate to seek a socialized, stabilized individual with a happy temperament. As nearly as we can find any "key" to this whole business, that seems to be it. It is probably true to say that any of the factors listed above is of greater influence upon later marital happiness than similarity of age, religion, or economic background. Certainly any one is more important than the amount of petting during adolescence, difference between the proposed mates in age or schooling, age at marriage, or the degree of religious training. Even the level of income, so erroneously, commonly, and fallaciously assumed to be one of the chief determiners of happiness in marriage is not in the same boat at all with the

factors mentioned above. Probably it will be difficult for many readers to believe this. But the facts support that conclusion. Moreover, the husband's occupation (see page 287) is more important than the level of his income. For example, the chance that a minister, college professor or chemical engineer will attain marital happiness is twice as great as that of a travelling salesman or laborer.

In the light of the above evidence you may object: "Why, therefore, all the emphasis in the foregoing discussion on matching for race, age, religion, economic background, etc.?" The answer is that at present we are in a transitional stage of thought. The older evidence based upon uncontrolled, non-statistical observations, and based upon the social and ethical experience of the race embodied as it is in custom, law, religion, and science, cannot be entirely cast aside in favor of two new and revolutionary investigations of marriage however soundly conceived and executed. For example, Terman believes that matching for religion is virtually of no importance in its influence upon marital happiness in these days of secularized thought and action. He may ultimately prove right. But, in view of the conflict of this statistically derived conclusion with the experience of the race as subjectively determined, it seems better to suspend judgment until there is an accumulation of more statistically controlled evidence. The same goes for several other points and for certain conflicts in the evidence between Terman and his colleagues, on the one hand, and Burgess and Cottrell on the other, and between these investigators and older writers.

"One of the greatest dangers to marriage," says Terman, "is the all-around unhappy temperament of one or both of the spouses" (p. 101). Consequently there has been stress here on the need for the selection of a socialized, stabilized individual of happy temperament. This is another way of saying that the type of personality of the proposed mate is of extreme importance. In Chapter 20 will be found a description of the personality traits of those who have succeeded in making a happy adjustment in marriage and of those who have not succeeded in making such an adjustment. It will repay careful study on

the part of those in quest of a good mate. Even though that description is based upon Terman's analysis, and even though the prediction test in the next chapter is based upon a very different set of data drawn up by Burgess and Cottrell, it might be advisable not to read the material in Chapter 20 until after you have taken the test in Chapter 6.

Summarizing this matter in another way, we may say that, according to Terman, the *four* most important background factors predictive of marital happiness are (1) the degree of happiness of the parents, (2) the degree of childhood happiness; (3) absence of conflict with the mother, and (4) a childhood home discipline that is firm but not harsh rather than lax, irregular, or excessively strict. Note that to each of these items he gave a maximum weight of four or five points on a scale, the maximum score on which could be 87 points. The *ten* background situations most predictive of marital happiness were as follows

- 1 Superior happiness of parents
- 2 Childhood happiness.
- 3 Lack of conflict with mother
- 4 Home discipline that was firm, not harsh
5. Strong attachment to mother.
- 6 Strong attachment to father
7. Lack of conflict with father
- 8 Parental frankness about matters of sex
- 9 Infrequency and mildness of childhood punishment
10. Premarital attitude toward sex that was free from disgust or aversion (p 372)

"The subject who 'passes' on all 10 of these items," avows Professor Terman, "is a distinctly better-than-average marital risk. Any one of the 10 appears from the data of this study to be more important than virginity at marriage" (p 372).

Among the background factors possessing a "barely significant [i.e., low] relationship" to marital happiness are, in Terman's view, the following: age at marriage, the absolute amount of schooling, the length of premarital acquaintance or engagement, the amount of adolescent petting, the nature or the sources of sex information, the age of learning the origin

of babies, the number of brothers and sisters, the circumstances of first meeting between the spouses, the resemblance of one spouse to his or her opposite-sex-parent, and the wife's age at first menstruation and her experience of sexual shock. However, each of these factors carried a weight of only one point in Terman's scale as compared with several points for some of the other factors mentioned above.

By reading the works of the modern investigators who have developed prediction tests for marriage we gather certain impressions. One is that successful adjustment is not so much a question of matching for certain qualities in a particular mate as it is a consequence of the possession of certain personality and character attributes within the persons themselves, plus the possession of certain background experiences and molding influences. This assumption may be sound. Whether it is or not can only be determined by much more extensive research than has been carried out to date. Despite the limitations of the tests, admitted by the investigators themselves, they are, as we shall see, so superior to the subjective guesses now prevalent that an opportunity will be offered you in the next chapter to take such a test.

CHAPTER 6

HOW TO PREDICT YOUR CHANCES OF HAPPINESS IN MARRIAGE

Marital Prediction Test

TO what extent can successful marital adjustment be predicted? The recent American researches on this subject, which are in the forefront of this type of investigation in the entire world, prove conclusively that success in marriage can be predicted within a modest range of error. This is not to suggest that refinements in the method of prediction are not needed. In fact, the investigators most responsible for these advances in knowledge are among the first to admit that more precision and reliability are desirable. But so much progress has been made in the last five years as a result of the investigations, already cited, of Professor E. W. Burgess, sociologist of the University of Chicago, and Professor L. S. Cottrell, Jr., sociologist of Cornell University, on the one hand, and of Professor Lewis M. Terman, psychologist of Stanford University and his assistants, on the other hand, that we can now say that forecasting the success or failure of a marriage is feasible.

As Professor Terman and his colleagues soundly reason, "any improvement in prediction over pure guess would seem to constitute an advance" (p. 363). We have come to use many prediction tests that are by no means perfect. We know that aptitude tests for admission to college are useful even though they are not perfectly predictive. The same is true of intelligence tests and of personality ratings. Even the high school marks of a student rarely correlate above .60 with the average of class marks attained in college. With a correlation of .60, says Terman, nearly two-thirds of the failure to predict is not accounted for. Using *both* the aptitude tests and high

school averages, the correlation with academic success in college has not been above .70 That leaves half the difference, half the failure to predict, unaccounted for Yet we know that such tests have proved increasingly worth while as shown by their general adoption The cost of a wrong judgment is so great that any reduction in the chances of a mistake is a step forward

"One is warranted in concluding," say Terman and his colleagues, "that either exceptionally high or exceptionally low prediction scores [in marital happiness] are of definitely practical significance A prediction score in the highest quartile [that is, the highest one-quarter of the happiness scores when ranked in decreasing order] may be accepted as a fairly safe signal to 'go'; one in the lowest quartile as a signal for 'stop,' or at least for extreme caution. . . . Until the instrument has been improved it will be safest to regard prediction scores in the middle range as meaning 'no verdict' and to attach special significance only to scores in [the] upper and lower ranges" (p. 365) Thus seems a conservative and well substantiated position.

With the reliability of prediction that Terman found, a person whose score is in the upper one-quarter has only one chance in twelve of being in the lowest quarter in marital happiness Moreover, such a person has only one chance in five of being below the average in marital happiness. On the other hand, if the person's prediction score happens to be in the lowest quarter, there are four out of five chances that his happiness will also be below the average Let us suppose two individuals A and B. A's happiness prediction score is in the highest quarter B's is in the lowest quarter Now A's chances of successful adjustment in marriage are four times as great as B's. The chance that B will be in the lowest quarter in marital happiness is about ten or twelve times as great as A's chance. Is that successful prediction, or not? So it seems to me

Professors Burgess and Cottrell also agree that prediction is not only feasible, but that the use of the upper and lower end of the scale for prediction in individual cases is merited by the scientific evidence. They say. "With present methods it is

entirely practicable to indicate the risk group into which any engaged person will fall, with a definite statement regarding the statistical probabilities of success or failure in marriage. This is, however, group prediction, as with life-expectancy tables which are used by life-insurance companies. But the prediction of marital adjustment has one advantage over that of a life-expectancy table: our study indicates that statistical prediction for all practical purposes can be applied to particular individuals at the two extremes where all, or at least 99 out of 100, persons assigned to the highest and to the lowest risk group will either succeed or fail in marriage, according to the predictions" (pp. 347-348).

Inasmuch as this book is intended for non-technical readers, it would be out of place to attempt to consider here the various technical and statistical means by which the validity of these prediction tests have been proved to date. Suffice it to say that the investigators themselves have made correlation studies of a calibre quite sufficient to convince me of the very considerable reliability of the tests. Happiness scores or adjustments scores, as judged by the tests, had all but a perfect correlation (.9) with ratings of the same marriages made by friends and acquaintances of the respective couples. Moreover, it was found that very few of those who rated as happy or very happy had thought of separation or divorce, while a substantially larger proportion of those who rated unhappy or very unhappy had done so. As time passes, as the tests are applied to more people, and as larger samples are used for investigation, the tests will not only be refined but their validity and reliability improved. In the meantime, they are a useful tool, when properly and cautiously used within the limitations reported above by the respective investigators.

MARITAL PREDICTION TEST

Below we furnish the test of Burgess and Cottrell, with their permission. The test is slightly modified in form in order to make it adaptable to general use. It is presented here so that young persons seriously contemplating marriage may score

themselves and determine their chances of success and failure in marriage. The marriage prediction test for prospective husbands is offered first as Part One That for women follows in Part Two There are certain items common to both in Part Three

The Burgess and Cottrell test asks for answers to these questions in terms of the conditions "at the time of marriage" It was necessary for them to make that specification because they were submitting their test to people already married and only later made up the prediction test by the use of items that were strongly associated with happiness in marriage People rated their own happiness That checked pretty well with the ratings of others

In the instance of couples contemplating marriage, conditions are somewhat different from those facing the people Burgess and Cottrell tested Probably the answers will not vary much provided the persons taking the test are near the point of marriage Wherever conditions are likely to vary it may be well for those answering the test to estimate, as best they can, the probable conditions at the time of marriage

In order not to influence replies, the score value attached to each answer has been placed in Appendix A on pages 401 to 412 It is important that couples taking this test should not peek at the answers before checking the items in the test It is important to be honest with yourself If you look up the answers before you check the items on the test, the test may be made unreliable by an unconscious bias in the replies

Be sure to check only *one* item in each number *group*.

MARITAL PREDICTION TEST

Part One

ITEMS FOR PROSPECTIVE HUSBANDS

(Cross only one item in each *group*)

1. What is your place in the family?

- ☐ Only child
☐ Oldest

- ☐ Middle
☒ Youngest
2. To which sibling (brother or sister) are you or were you most attached?
- ☐ Only child
☐ No special attachment but I have one or more siblings
☒ Older brother
☒ Older sister
☐ Younger brother
☐ Younger sister
3. Where do you live?
- ☒ Large city rooming-house area
☐ Large city area of "first settlement" *
☐ Large city area of "second settlement" †
☐ Large city hotel area
☐ Large city apartment or apartment hotel
☒ Large city private homes of "better class"
☐ Large city suburbs
☐ Other city
☐ Small town (but not suburb of large city)
☐ Rural
4. What is the highest level of schooling you have attained?
- ☐ Grades only
☐ High school
☐ Professional school (not collegiate grade)
☒ College
☐ Graduate or professional work (beyond college)
5. What is your occupation?
- ☒ None
☐ Unskilled industrial work
☐ Clerical or semi-skilled
☐ Farmer
☐ Small trades or skilled
☐ Sales or semi-professional
☐ Professional—teaching
☐ Professional—ministry
☐ Professional—law, medicine, etc.

* Area of settlement by foreign people

† Communities in which the first generation of descendants from foreign-born people settle

YOUR MARRIAGE

- ☒ Large business management
☒ Other—student, etc
6. How long have you held your present position ?
☐ Less than one year
☒ One to less than three years
☐ Three to less than five years
☐ Five to less than seven years
☐ Seven years or more
7. Which of the following best describes your work record?
☐ Never worked because in school
☐ Worked only at school vacation time
☐ Irregularly employed or continually changing jobs
☒ Regularly employed
8. What is your *monthly* income?
☐ None
☐ Under \$150
☐ \$150 to under \$250
☐ \$250 to under \$350
☒ \$350 or more
9. How much have you saved?
☐ Nothing
☒ Under \$1,000
☐ \$1,000 to under \$2,000
☐ \$2,000 to under \$3,000
☐ \$3,000 or over
10. Now take a few minutes to calculate your "financial index"
To do this multiply your age (nearest birthday) by your *monthly* earnings (Example: 21 by \$100 = 2,100) Now divide your total savings by this number (Example \$500 divided by 2,100 = .23) That will be your "financial index"
Then check the appropriate line below
☐ 0 (no savings)
☒ .01 to .29
☐ .30 or over
11. Check the following items relating to your family background
A. What is the religious preference of your parents?
☐ Both none
☐ Both Protestant
☐ Both Catholic
☐ Both Jewish
☒ Other combination

PREDICTING MARITAL HAPPINESS

c

- B How similar were the religious preferences of your father and mother?
- ☒ Same
 - ☐ Different
- C What was the extent of your mother's religious activity?
- ☐ Inactive (never attended church)
 - ☐ Moderately active
 - ☒ Quite active (regularly held office)
- D What was the extent of your father's religious activity?
- ☐ Inactive
 - ☒ Moderately active
 - ☐ Quite active
- E How similar in religious activity were your mother and father?
- ☐ Same
 - ☒ Moderately different
 - ☐ Greatly different (quite active vs. inactive)
- F. What is the highest level of education attained by your mother?
- ☐ College
 - ☒ High school
 - ☐ Grammar or none
- G What is the highest level of education attained by your father?
- ☒ College
 - ☐ High school
 - ☐ Grammar or none
- H What is the order of birth of your mother?
- ☐ Only
 - ☒ Oldest
 - ☐ Middle
 - ☐ Youngest
- I What is the order of birth of your father?
- ☐ Only
 - ☐ Oldest
 - ☐ Middle
 - ☒ Youngest
- J. What was the size of your mother's family?
- ☒ 6 or more children
 - ☐ 4-5 children

YOUR MARRIAGE

- ☐ 2-3 children
- ☐ Only child
- K What was the size of your father's family?
 - ☐ 6 or more children
 - ☐ 4-5 children
 - ☒ 2-3 children
 - ☒ Only child
- L State your father's occupation
 - ☒ Retired
 - ☐ Laborer
 - ☐ Clerical
 - ☐ Farmer
 - ☐ Trades
 - ☐ Sales
 - ☐ Teacher
 - ☐ Minister
 - ☐ Medicine, law, etc
 - ☐ Big business and management
 - ☒ Other
- M. What do you judge to be the economic status of your family?
 - ☐ Very wealthy
 - ☐ Wealthy
 - ☒ Well-to-do
 - ☒ Comfortable
 - ☐ Meager
 - ☐ Poor
- N What do you judge to be the social status of your family?
 - ☐ Leading family
 - ☒ Upper class
 - ☒ Reputable
 - ☐ Inferior or below
- O. Appraise the degree of happiness of your parents' marriage
 - ☒ Very happy
 - ☐ Happy
 - ☐ Average
 - ☐ Unhappy
 - ☐ Very unhappy

12. How active are you in church?
☐ Member
☒ No attendance at church affairs
☐ Attend not more than once per month
☐ Attend two or three times per month
☒ Attend four or more times per month
13. How old were you when you stopped going to Sunday school?
☒ Never went
☐ Stopped at 10 years or younger
☐ Stopped at 11 to 18 years of age
☐ Stopped at 19 years of age or over
14. What is the number of social organizations of which you are a member?
☒ None
☐ One
☐ Two
☐ Three or more
15. Where were your childhood and adolescence chiefly spent?
☒ City
☐ Small town
☐ Country
16. With how many women have you gone steadily?
☐ None but the woman I intend to marry
☐ One
☒ Two or three
☐ Four to five
☐ Six or more
17. How many men friends do you have?
☐ Almost none
☐ A few
☒ Several
☐ Many
18. What is the marital status of your parents?
☒ Married, both living
☐ Separated or divorced
☐ Both dead
☐ Father dead
☐ Mother dead
19. How would you rate the degree of happiness of your parents' marriage?
☒ Very happy

- ☐ Happy
 - ☐ Average
 - ☐ Unhappy
 - ☐ Very unhappy
20. How much conflict have you had with your father?
- ☐ None
 - ☐ Very little
 - ☐ Moderate
 - ☐ A good deal
 - ☐ Almost continuous
21. Do your parents favor the marriage you plan?
- ☐ Both favor it
 - ☐ One favors it, the other does not
 - ☐ Both do not favor it

Part Two

ITEMS FOR PROSPECTIVE WIFE

(Cross only one item in each *group*)

1. What is your place in the family?
- ☐ Only child
 - ☒ Oldest
 - ☐ Middle
 - ☒ Youngest
2. Where do you live?
- ☐ Large city rooming-house area
 - ☐ Large city area of "first settlement" *
 - ☐ Large city area of "second settlement" †
 - ☐ Large city hotel area
 - ☒ Large city apartment area or apartment hotel
 - ☒ Large city private homes ("better class") ‡
 - ☐ Large city suburbs
 - ☐ Other city
 - ☐ Small town (but not suburb of large city)
 - ☐ Rural
3. What is the highest level of schooling you have attained?
- ☐ Grades only

* Area of settlement by foreign people

† Communities in which the first generation of descendants from foreign-born people settle

‡ Area of middle and upper-middle class single homes

- ☐ High school
 - ☐ Professional school (not collegiate in grade)
 - ☒ College
 - ☒ Graduate or professional work
4. What is your occupation?
- ☐ None
 - ☐ Domestic service
 - ☐ Unskilled industrial work
 - ☐ Clerical and office, semi-skilled operator, etc.
 - ☐ Skilled office secretary, stenographer
 - ☐ Nursing
 - ☒ Professional—teaching
 - ☐ Professional—social work
 - ☐ Professional—law, medicine, etc.
 - ☐ "Business woman" (higher-paid)
 - ☒ Other—student, etc
5. How long have you held your present position?
- ☒ Less than one year
 - ☐ One to less than three years
 - ☐ Three to less than five years
 - ☐ Five to less than seven years
 - ☐ Seven years or more
6. Is your occupation in harmony with your vocational ambitions?
- ☐ I have no vocational ambition
 - ☒ Occupation same as ambition
 - ☒ Occupation slightly different from ambition
 - ☐ Occupation greatly different from ambition
7. Which of the following best describes your work record?
- ☐ Never worked
 - ☒ Occasionally employed
 - ☐ Regularly employed
 - ☐ Housekeeper at home
 - ☐ Outside interest activity (not gainful employment)
8. What is your *monthly* income?
- ☐ None
 - ☒ Under \$100
 - ☐ \$100 to under \$150
 - ☐ \$150 to under \$200
 - ☐ \$200 or over
9. How much have you saved?
- ☒ None

- ☐ Under \$500
- ☐ \$500 to under \$1,500
- ☐ \$1,500 to under \$2,500
- ☐ \$2,500 or over

10. Check the following items relating to your family background.

A. What is the religious preference of your parents?

- ☐ Both none
- ☐ Both Protestant
- ☐ Both Catholic
- ☐ Both Jewish
- ☐ Other combination

B. How similar were the religious preferences of your parents?

- ☒ Same
- ☐ Different

C. What was the extent of your mother's religious activity?

- ☐ Inactive (never attended church)
- ☐ Moderately active (sometimes attended church)
- ☒ Quite active (regular attendance)

D. What was the extent of your father's religious activity?

- ☐ Inactive
- ☐ Moderately active
- ☒ Quite active

E. How similar in religious activity were your mother and father?

- ☐ Same
- ☐ Moderate difference
- ☒ Great difference (quite active vs. inactive)

F. What is the highest level of education attained by your mother?

- ☐ College
- ☒ High school
- ☐ Grades or none

G. What is the highest level of education attained by your father?

- ☒ College
- ☐ High school
- ☐ Grades or none

H. What is the order of birth of your mother?

- ☐ Only

- ☐ Oldest
 - ☐ Middle
 - ☒ Youngest
- I. What is the order of birth of your father?
- ☒ Only
 - ☐ Oldest
 - ☐ Middle
 - ☐ Youngest
- J. What was the size of your mother's family?
- ☐ 6 or more children
 - ☐ 4-5 children
 - ☒ 2-3 children
 - ☐ Only child
- K. What was the size of your father's family?
- ☐ 6 or more children
 - ☐ 4-5 children
 - ☐ 2-3 children
 - ☒ Only child
- L. State your father's occupation.
- ☒ Retired
 - ☐ Laborer
 - ☐ Clerical
 - ☐ Farmer
 - ☐ Trades
 - ☐ Sales
 - ☐ Teacher
 - ☐ Minister
 - ☐ Medicine, law, etc
 - ☐ Big business, Management
 - ☐ Other
- M. What do you judge to be the economic status of your family?
- ☐ Very wealthy or wealthy
 - ☒ Well-to-do or comfortable
 - ☐ Meager or poor
- N. What do you judge to be the social status of your family?
- ☐ Leading family or upper middle class
 - ☒ Reputable
 - ☐ Inferior or below

- O. Appraise the degree of happiness of your parents' marriage
- ☒ Very happy
 - ☐ Happy
 - ☐ Average
 - ☐ Unhappy
 - ☐ Very unhappy
11. How active are you in church?
- ☐ Member
 - ☐ Never attended church
 - ☐ Attend not more than once a month
 - ☐ Attend two or three times per month
 - ☒ Attend four or more times per month
12. How old were you when you stopped going to Sunday School?
- ☒ Never went
 - ☐ Stopped at 10 years or younger
 - ☐ Stopped at 11 to 18 years of age
 - ☐ Stopped at 19 years of age or over
13. What is the number of social organizations of which you are a member?
- ☒ None
 - ☐ One
 - ☐ Two
 - ☐ Three or more
14. How many women friends do you have?
- ☒ Almost none
 - ☐ A few
 - ☐ Several
 - ☐ Many
15. How would you rate the degree of happiness of your parents' marriage?
- ☒ Very happy
 - ☐ Happy
 - ☐ Average
 - ☐ Unhappy
 - ☐ Very unhappy
16. How much conflict have you had with your father?
- ☒ None
 - ☐ Very little
 - ☐ Moderate

- ☐ A good deal
☐ Almost continuous
 17 Do your parents favor the marriage you plan?
☐ Both favor it
☐ Father favors it; mother does not
☐ Father does not favor it, mother does
☒ Both do not favor it

Part Three

ITEMS COMMON TO PROSPECTIVE HUSBAND AND WIFE (Cross only one item in each group)

- How long have you known one another?
☐ Under six months
☐ Six months to less than two years
☒ Two years to less than five years
☐ Five years to less than ten years
☐ Ten years or more
- How long have you been "keeping company"?
☐ Under one year
☒ One year to under three years
☐ Three years and over
- What is the difference in your ages?
☐ Same age
☒ Husband is older by one to three years
☐ Husband is older by four to seven years
☐ Husband is older by eight or more years
☐ Wife is older by one to three years
☐ Wife is older by four or more years

When you have completed the test, calculate your score by checking your answers with the scorings in Appendix A. It is very necessary to observe that, in scoring Item 11 (family background) for the husband and Item 10 (family background) for the wife, *the total of these items is to be changed to an index number*. Then add the scores in Parts One, Two, and Three to get the final or total score.

You may now want to compare your standing as a couple with that of the couples tested by Burgess and Cottrell. The scores in the Burgess-Cottrell series of 519 cases ranged from

220 to 779. If the combined score of the prospective husband and prospective wife is 588 or more, you may count yourselves very fortunate. You are in the upper quartile. If the combined score is 441 or below, you are in the lowest quartile. The midpoint is 516. If, as a couple, you are in the lowest quartile, the "Stop" or "Caution" signal is up. If you are in the upper quartile, the "Go" signal is up. If you rank in the middle, consider the test too uncertain as yet to give you a clear-cut answer.

While this prediction test is designed for engaged *couples*, individuals may also take it. To be in the upper quartile, a prospective *husband* must score 323 or above. If he scores 234 or below, he is in the lowest quartile. The midpoint is 279. For prospective *wives alone*, the upper quartile is 278 or above. The lowest quartile is 207 or below. The midpoint is 243.

The question naturally arises, "What are we to do if we rank low in prediction score?" This is an extremely difficult question to answer, perhaps one almost impossible to answer in the present state of knowledge. If the couple still wants to take a chance, and go ahead with the planned marriage, they might make as much effort as is humanly possible to modify their habits and personality in the direction suggested in Chapters 20 and 21. It might be well to consult a good family counsellor connected with one of the counselling centers listed in Appendix B. If such a person is not available to the reader, one of the agencies there listed may be able to refer the individual to someone nearer at hand. A more intensive study of books of this character may also be of help. On the other hand, in so far as character and personality are largely determined by inborn temperament or childhood conditioning, we ought not to overestimate the value of last-minute reading. Something doubtless can be done. How much can be achieved by this has not been scientifically measured.

One final word is relevant. Though these tests are believed to be quite reliable, there is a certain range of error. A mistake may have been made in your case. Only as scientific research progresses further and as the tests are refined can certainty in prediction be increased. Therefore, if your score as a

couple is low, marriage should not necessarily be thought of as prohibited, but caution is certainly indicated

The tests should not be taken too seriously until we are able to check their reliability on a much larger sample and until the tests are given to many engaged couples and a check made to see how the actual adjustment compares with the predicted adjustment in each case, three, five, and ten years after marriage. But, in the meantime, young people want and need guidance. And that is why the tests are here.

CHAPTER 7

ENGAGEMENT · PERSONALITY TESTING

Purposes of engagement—How long should our engagement last?—Length of engagement in relation to marital happiness—How much should I tell? Frankness vs. making engagement a confessional—Sexual intercourse during engagement—Drift toward greater sexual freedom during engagement—When should an engagement be broken?

THE engagement period is a testing period for compatibility, a period of certain intimacies and certain restraints, a period of exploration and discovery of personalities, a period of adventuring in adjustments, but above all it should be a period of planning for the future

In spite of all the psychological thrills that lie in store for the engaged couple, there are certain questions and problems they should consider, and consider together as much as possible. They should be faced honestly and squarely, with intellectual and emotional integrity. Thorough discussion and understanding may smooth over many differences, areas of agreement will be discovered. Such honesty and seriousness in the discussion of fundamental issues will help the partners to mature, and thus lay a firm groundwork for the future.

Hasty marriage precludes all this. A young couple marrying in haste may repent at leisure as the old proverb goes. There may be much truth in this homely old saying, for with hasty marriage, the planning period is cut so short that important decisions, to which thought ought to be given prior to marriage, are not given the necessary reflection which their weight merits.

Among the leading questions and problems an engaged

couple would do well to discuss are the following: How soon can we marry? How long should an engagement last? How much should I tell? When is it justifiable to break an engagement? What are the legal responsibilities? What is to be said for and against sexual relations during an engagement? Do premarital sex relations markedly affect happiness in later marriage? Shall the wife work outside the home? How many children are desired? How shall the family finances be handled?

Then there are the countless questions relating to the family background, physical, mental, and economic, and the personality of the mate. These need much more careful and thorough investigation than is commonly the case—certainly more thorough study than they receive during the courtship period. The engagement period is the time to study carefully the ideas presented in the chapters on finding and choosing a mate. It is also the time to study the materials on pages 275 to 281 on the factors of personality that have been found by recent scientific investigations to be associated with happiness in marriage; and to make careful comparisons between this list and the qualities of the proposed mate. Of course it would be still better if, during the courtship period, the attentions of young people were restricted only to those members of the opposite sex who came closest to meeting those requirements. But if an unwise engagement has been entered upon, it might better be broken than continued in the pious hope that the proposed mate will fundamentally alter his or her personality traits. Even as early as this it is wise to realize that marriage is not a reform school.

PURPOSES OF ENGAGEMENT. Engagement is essentially a period of personality discovery, of emotional and intellectual adjustment, and of planning for the future. It is, as Professor Hart says, "an apprenticeship in the difficult art of getting along together." Or, as Professor Niles Carpenter puts it, engagement offers an opportunity "to enter into close-knit and natural comradeships of a sort that greatly facilitates the mutual unfolding and adjustment of the personalities of prospective mates." Its primary social function is to create a period of

transition between one constellation of freedoms and restraints to another constellation of freedoms and restraints. But it is not marriage, and it does not have the legal and social status of marriage. Engagement should offer the maximum possible opportunity for the prospective mates to come to know one another on a more intimate level than is possible in the more informal and less intimate forms of acquaintanceship. It ordinarily gives to each partner a greater feeling of security. There is a contented feeling that the loved one has at last been discovered. Hence it becomes mutually satisfactory that the engaged couple keep company more intensively and restrict their social contacts with others.

During engagement it is well to take advantage of the opportunity to try out the social adjustments involved in more intimate living together. The partners should come to discover more effectively how well they can get along, the reactions of parents, relatives, and friends, to determine what aspects of the character of each party appeal to or offend the other. Engagement is, therefore, a period of intimate acquaintanceship under conditions that make for more intensified testing.

HOW LONG SHOULD OUR ENGAGEMENT LAST? The question of how long the engagement should last before taking the final step of marriage is still unfortunately in the opinion stage. The only safe rule is that, in the present state of knowledge, there is no absolute rule. The period may well vary from one month to two years, the latter being an upper limit. (But compare Terman's evidence below.) It all depends upon how long the parties have known one another prior to marriage. If the parties have known one another under natural conditions for a considerable length of time, a short engagement may be sufficient.

A good general principle is that the engagement should be long enough to fulfill its purposes, especially that of adequate personality testing. The engagement or acquaintanceship period should be long enough to avoid the unnecessary risks of a hasty decision and yet short enough to elude the worst strains of undue postponement. Long engagements are especially un-

fair to the woman because her chances of marriage decline rapidly with advancing age; more rapidly than the chances of the man. Moreover, an unusually long engagement creates unnecessary sex strains that may lead either to sexual intercourse, with its risks, on the one hand, or to doubts about the wisdom of the marriage, on the other. Professor Groves ventures the judgment (*Marriage*, p. 147) that "the more distinctly physical the attraction, the greater the danger of trouble from either a short or a long engagement." If the parties have to be separated a good deal during engagement, a longer than ordinary period may be justified. In a word, judgment of varying circumstances will modify the decision.

LENGTH OF ENGAGEMENT IN RELATION TO MARITAL HAPPINESS When people know one another well as a result of a long acquaintance or a long courtship and engagement, are their chances of good adjustment or of marital happiness greater than otherwise? People have made guesses on this subject for centuries. Parents and leaders of the community have taken this or that attitude toward the problem as it suited their individual or temporary needs. If parents wanted to prevent a marriage, they would encourage delay. Correspondingly, if they wanted to make certain that a match would be concluded, they all too often tried to hasten the ceremony. The attitude of clergymen has frequently been more dogmatic and rigid than our objective knowledge of the subject would warrant. Only lately has it occurred to anyone that it might be wise to get the facts, to study the association between duration of acquaintance or length of engagement, on the one hand, and degree of happiness or of marital adjustment, on the other hand—this by modern statistical procedures. The first to see the possibilities in this field was Professor Leonard S. Cottrell, Jr., able sociologist of Cornell University, who has collaborated with Professor E. W. Burgess of the University of Chicago. Somewhat later, but more or less simultaneously, Professor L. M. Terman and his colleagues began their objective study of marital happiness.

Professor Terman found very little relationship between

length of premarital acquaintance and marital happiness. But this conclusion is quite different from that of Burgess and Cottrell. Terman declares (p. 198) that " 'Right' judgments are about as likely to be made within the first year of acquaintance as thereafter, the evidence for this being somewhat stronger for the wives than for the husbands." Women will be flattered by the evidence that Professor Terman presents suggesting that "they can size up a prospective mate about as successfully in one year as the man is able to in three years" (p. 198).

On the other hand, and more significantly, the Terman study concluded that the much maligned long engagement gave the highest happiness scores revealed by the data. Professors Burgess and Cottrell came to the same conclusion.

Let us first consider the Terman figures. The happiness scores of husbands ranged from 64.7 for those engaged 0-2 months to 73.4 for those engaged 5 or more years. For women the figures were 66.5 for those engaged 0-2 months and 71.8 for those engaged 1-2 years. While it may impress the reader that there is little difference between a score of 64.7 and 73.4, especially when one considers that the whole problem of predicting success in marriage is a new field of study requiring further exploration, actually it is one of the largest differences Terman found.

Burgess and Cottrell have data from 468 couples on the relation between the length of engagement (as distinct from duration of "keeping company") and degree of marital adjustment. More than half (249) were engaged less than 9 months; 70 less than 3 months. If those engaged less than 8 months are assumed to include primarily the "romantic" couples, and those engaged more than 8 months to include marriages stressing companionship, it was found that the latter had a stronger association with marital happiness than the former. This is a significant finding in view of the predominance of the romantic type of marriage in our culture, stressing as it does choice independent of parental guidance, the whirlwind courtship, choice on the basis of sexual attraction, etc. Burgess and Cottrell found that there was a pretty consistent increase in the percentage of good adjustments with lengthening engagement.

This is shown in Chart 4. Correspondingly, the proportion of marriages in which a poor adjustment was made declined. "It is apparent," they say, "that duration of engagement is positively associated with probabilities of good adjustment in marriage" (p. 168). They agree that there is probably a point at which increasing length of engagement may actually reduce the probabilities of happiness in marriage, but admit that their study has

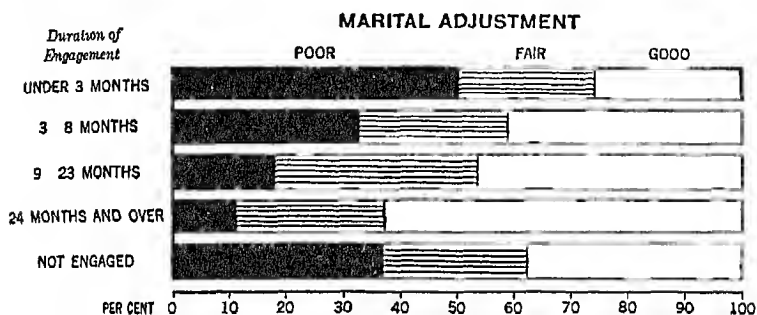


CHART 4.—DURATION OF ENGAGEMENT AND MARITAL ADJUSTMENT

From Burgess and Cottrell, p. 168

not led to the discovery of such a point, if it exists (as it quite possibly does)

Much the same thing is true of duration of "keeping company." On the whole, and with exceptions, a courtship of 3-5 years resulted in the highest percentage of good adjustment. (Chart 5) When the courtship lasted less than a year the percentage of poor adjustment was highest and the percentage of good adjustment below average. However, it will be noted that some did make a good adjustment. The risks are simply greater. Couples courting from 1 to 3 years have average chances of matrimonial success. A chart on length of acquaintance, as distinct from the period of courtship, shows a consistent relation between length of acquaintance and good adjustment. Those who had known one another from 6-23 months showed appreciably better adjustment than those who knew one another less than 6 months. Those acquainted 5

years or more showed the highest rate of good adjustment (53 percent) and the lowest percentage (15) of poor adjustment. It is a decided advantage, therefore, to have known the partner for a relatively long time.

Professors Burgess and Cottrell sum up their discussion of the influence of length of acquaintance and engagement on marital happiness by declaring that "it is evident that the longer the period of intimate association before marriage, the

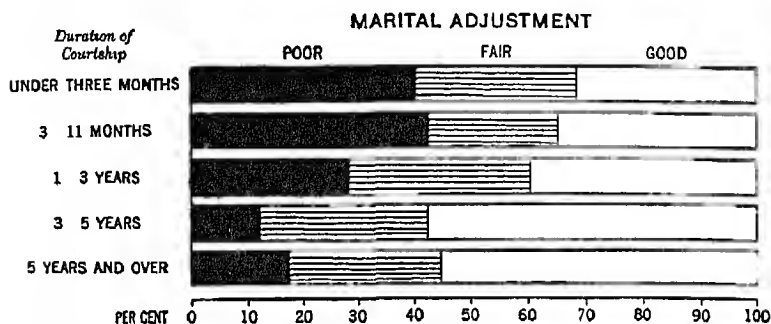


CHART 5 —DURATION OF KEEPING COMPANY AND MARITAL ADJUSTMENT

From Burgess and Cottrell, p. 166

greater are the probabilities of harmonious marital adjustment. *Companionship tested by time appears therefore to be a better basis for successful marriage than the emotional feeling of certainty inspired by short-lived romantic love*" (p 168. Italics mine.)

HOW MUCH SHOULD I TELL? FRANKNESS VS MAKING ENGAGEMENT A CONFSSIONAL. Another important problem of engagement is How much should I tell? While engagement should not be a confessional, it is best to be frank and honest. It is particularly important in connection with any circumstances or conditions likely to affect the welfare or happiness of the other partner in a substantial or material sense (e.g., indebtedness) Any material impairment in health, such as venereal disease, heart disease, a pronounced infection like

tuberculosis, or any infection, which may have subsided but which may flare up again, ought likewise to be within the knowledge of the other partner. The presence of criminal, immoral, insane or defective relatives, if closely related, and especially any condition likely to be fraudulent or to render the marriage invalid if it takes place, must be told. Fundamentals, then, should be confessed.

One of the most troublesome questions and one likely to cause conflicts and emotional upsets has to do with previous sex experience. Should you tell about such previous sex relationships? Here the unusually frank and honest person may tell too much. It may cause mental conflict and lead one partner to lose some respect for the other. The wisdom of confession will depend much upon the other party's degree of emancipation. If there is danger of grave shock, and if a frank declaration cannot serve any good purpose, the fact of prior sexual relations might well be withheld. The purpose of the engagement is not primarily to enable one to unload upon a sympathetic betrothed partner all the guilt feelings of a supersensitive soul with a bad conscience.

In the long run, however, it is probably better to tell too much than to tell too little. Any information that helps the betrothed to discover possible areas of friction or maladjustment in the future or any facts that would create a reasonable hesitancy about concluding the marriage ought, in all fairness, to be revealed. The introverted and sensitive person tends to confess too much, the extroverted, insensitive, secretive, or "realistic" person usually has a tendency to tell too little.

In cases of doubt, you may appeal to a wise family physician, or preferably to a counsellor on marital relations. A progressive clergyman may also be of help. Perhaps the average clergyman will be too conservative and possess too sensitive a conscience to offer the advice most justifiable on psychological and psychiatric grounds.

SEXUAL INTERCOURSE DURING ENGAGEMENT? Undoubtedly the greatest strain during engagement consists not in personality difficulties and social relations, however significant

they may be for ultimate happiness in marriage, but rather in the strain toward sexual intimacy and sexual intercourse made taboo by the mores. The advice of nearly all counsellors is that, while petting and greater intimacy are undoubtedly normal and to be expected, it is, on the whole, wiser to marry soon than to resort to premarital sexual relations. There is no denying the fact that the mores, at least at present, oppose premarital sexual relations, that birth control methods are by no means 100 percent perfect, and that consequently some pregnancies will certainly result, that premarital sexual relations do not guarantee that a woman is not frigid, that the circumstances and conditions under which sexual intercourse is enjoyed are not conducive to the full satisfactions that one normally experiences in marriage. Within marriage there are ordinarily no guilt feelings and the physical conditions of privacy normally prevail.

I am convinced that early marriage, with parental subsidy if necessary, is the proper solution. But if that is not possible, the advice of Professor Hart is wise, namely, that the couple make a deliberate decision to impose voluntary self-discipline upon themselves. "They may decide to restrict to brief periods the time when they are completely alone together, devoting more time to joint activities with their friends, or to picnics, bathing parties, trips to the theatre and other activities where they can be separated from their friends and still not be completely alone. The man may himself set definite limits to the liberties which he will take with his sweetheart. The girl may indicate, with affectionate tenderness and without hurting her lover, the limits which conform to her own ideals." Does this seem utopian? Perhaps. Probably it will work with some couples and not with others. For a few it will at least be worth a trial. Professor Hart says that "the essential principles in this matter are that affection shall have spontaneous and adequate [sic] expression, but that the physical shall be consistently subordinated to its proper place. . . ."

We may protest that there is no such thing as "adequate expression" in courtship short of sexual relations. This is a sound view. And yet there can be no doubt that one of the

legal purposes of marriage is to restrict sex expression to its socially approved channels, and to make the parties responsible to society for the consequences of their acts. They are not so responsible during engagement. The proper solution, *at least under the present mores*, is early marriage.

There is a great deal of rationalization in this field at present. Although undoubted economic restraints to marriage are now present, the date of marriage could in many cases be pushed ahead several months without serious impairment of the economic welfare of the parties involved.

DRIFT TOWARD GREATER SEXUAL FREEDOM DURING ENGAGEMENT. We may record here, however, the undoubted fact that the drift of opinion is in the direction of greater freedom sexually for the engaged couple.

This has long been the situation in many European countries. When I went to England in 1927 as a Fellow of the Social Science Research Council to make a study of the birth control clinics in that country, I was surprised to find in analyzing the figures of a Scottish birth control clinic that a large proportion of the women were pregnant prior to marriage, and that some had already given birth to one child and were pregnant a second time before they married. I confess that I was somewhat shocked and wondered about the morality of the Scotch working classes. Then I was informed that it was the custom among many unskilled laborers in Scotland not to marry until fertility had been demonstrated. The girl would often say to her lover, "Will you marry me if I take?" meaning, "Will you marry me if I prove fertile from our love embraces?" Since reproduction is one of the primary purposes of marriage, this situation is not half so shocking as it first appears. Shock subsides when we understand the reason for the custom. "Handfasting," as the practice is known, is institutionalized in certain Scotch classes and no one thinks much about it.

Dr. Robert L. Dickinson, the Havelock Ellis of America and dean of American medical authorities on birth control, has noted in the case records of his patients extending over forty

years an increasing attitude of freedom in the sexual relations of engaged couples. Likewise Professor Terman, in the study already cited, observes that if the present trend toward premarital sex relations continues, within a few decades almost no one will enter marriage without sexual experience. (p. 329, note 1.)

This may or may not be startling. But it is a fact. And there is little appeal from fact even when we do not like it. Certainly there is little in Terman's study which shows that those who have had sexual relations before marriage are likely to be *markedly* more unhappy in marriage than those who remained chaste. In fact, it is a good omen for happiness in marriage when an individual has had several love affairs (not necessarily involving coitus) prior to engagement. We may suppose that the reason is that a certain number of love affairs prior to engagement suggests the presence of personality traits that appeal to others as well as a certain capacity for adjustment in human relations.

WHEN SHOULD AN ENGAGEMENT BE BROKEN? A certain number of engagements must and should be broken. Under what circumstances and for what reasons may an engagement be justifiably broken?

While it should be clearly understood that in many states it is legal to institute a breach-of-promise suit if the jilted party so desires, the tendency in recent years has been for the legislatures to amend the laws so as to deny this right. In 1935 eight state legislatures (Alabama, Illinois, Indiana, Michigan, New Jersey, New York, Pennsylvania, and Colorado) abolished breach-of-promise suits, and another state followed in 1937. In most non-English speaking countries such a right never existed or has been abolished except for limited and proved *material* loss.

Men rarely institute breach-of-promise proceedings. Most of them are started by women, especially where important property considerations might be involved in the promise to marry. Because of the abuses that have arisen in connection with breach-of-promise suits, some of them amounting to hardly

less than blackmail by gold-diggers, most authorities on the family have concluded that such suits are out of step with modern culture and rarely justified socially. Such litigation usually has a pecuniary aim. Moreover, how can a monetary settlement compensate for lost love if it were really present? Breach-of-promise suits would never have been entertained by the courts were lawyers, legislators and judges less business- and contractual-minded than they are. In 1929, as much as \$450,000 was awarded in a certain suit; and many are the cases that have run into four figures. While the masses are not very much affected by these laws, those with property would be wise in exercising prudence in becoming engaged since an engagement to marry still carries legal obligations in many jurisdictions.

It will probably be wise to break the engagement if some serious impediment to the marriage arises that would render it quite certainly unwise. Those who continue the relationship merely because they fear what others will think if the engagement is broken may only be storing up trouble for themselves in the future. Sometimes unforeseeable events, such as an automobile accident or a serious breakdown in health, may bring about new conditions that may render unbearable the burdens of marriage. Under such circumstances, it would be generous to release the other partner. Likewise if there are marked changes in the economic income of the man, occasioned, for example, by prolonged unemployment or reduced wages, he may decide that it is only courteous that his fiancée should have an opportunity to indicate whether she still wishes to go through with the plans.

Undoubtedly the most frequent cause disrupting an agreement to marry arises when one or both partners experience a change in affections. If a sober, dispassionate, and objective weighing of all the circumstances leads to this conclusion, it is probably wise to separate even if the personality may be considerably wrenched by the separation. It is a case of pain for some months versus a case of possible pain for some years. If, after a careful consideration of all the evidence, doubt still remains, a wise marital counsellor may be able to be of assist-

ance However, the mere fact that one partner in moments of excessive conscientiousness feels doubtful about taking the final step, is not ordinarily sufficient ground for breaking the engagement Those with serious attitudes toward marriage commonly exaggerate the seriousness of the affair just prior to it. Accordingly, it is difficult to offer advice on just how serious and prolonged the doubts must be before they should be given considerable weight Attention is merely called to the fact that doubting the wisdom of a marriage just prior to it is a very common occurrence, especially among thoughtful and prudent people Those who enter marriage lightly are rarely troubled by such doubts.

When and if the decision to make a clean break is finally made, every courteous effort should be made to end the relationship without bitterness, or it may carry its rancor for months or years A change of scene and a conscious attempt to make new associations leading to a possible mating may be a wise plan if the individual is able to move about. Those dependent upon parents for a livelihood, as is the case with many girls, may not be able to effect such a plan Others free to move may find the suggestion worth considering

CHAPTER 8

ENGAGEMENT: ITS PLANNING OPPORTUNITIES

The need for sexual enlightenment. Books to read—
Clearing up doubtful points—Child spacing When shall
we have our first child?—Birth control instruction

NOWADAYS young people, especially the more intelligent among them, plan carefully when it comes to the choice of a vocation, trade, or profession. The day has long since gone by when a young person can hope to be successful in an occupation without giving careful forethought to preparation and training. Yet the overwhelming proportion of them now enter marriage with precious little planning, forethought, and training. There is an accumulating body of evidence that a more planful preparation for marriage is conducive to the attainment of a happy and fully satisfactory marital relationship.

You may wonder how people have been able to get along so well in marriage in the past without the planning and instruction advocated here. In reply it may be said that not all was well in many of the marriages of some generations ago just because the divorce rate was lower. The submission of women doubtless covered up many unhappy marriages. We need also to realize that preparation for marriage in those days was more thorough in certain respects than it is in our time. Since young people married earlier, and since prolonged education in high school and college was not the common situation, most young men were acquainted with a trade. Young women, for their part, entered marriage skilled in cooking and sewing, and with knowledge of child care. They were accustomed to hard work and usually possessed cooperative attitudes. Throughout the major portion of the life history of man, young men and young women have been carefully, if

somewhat unsystematically prepared by their parents in the skills necessary for winning subsistence, and for adjusting to one another and to relatives. In like manner they knew how to care for and to rear children because parents took the pains to teach them or because the large families then prevailing provided natural opportunities for the instruction of the older children in the care and rearing of their younger sisters and brothers. Many of these skills have become all but lost arts so far as the present generation is concerned. All too often such capacities are acquired, if at all, after marriage. It is pretty generally agreed, even by the young people themselves as they gain experience later, that this is an unfortunate situation.

Planning for marriage during the engagement period should include not only arrangements for the premarital medical examination of both parties, as described in Chapter 10, but should also include tests of personality, of family background influences and other factors likely to affect the chances of happiness in marriage. This can best be done by each party taking the prediction test as already described in Chapter 6. In addition to these major steps, it will be helpful to discuss frankly, thoughtfully, and conscientiously a number of questions upon which it is desirable to reach an understanding.

Where a difference of religion exists, it is well to make agreements as to the religious upbringing of future children. All couples, of course, have to plan for the more immediate factors such as the social, physical, and financial aspects of the wedding, the choice of a place for the honeymoon, and the determination of a place to live upon return. But attention should also be given to certain long-run factors affecting the happiness of the marital relationship or the welfare of the family: desire for children, financial planning, including drawing up a budget, providing for the repayment of debts, saving for babies, life insurance, etc. When these factors are considered, it is possible that the young couple may see that marriage cannot take place unless the wife works for a few years after marriage. This, in turn, brings up other problems that have to be considered, such as postponed childbearing, adequate birth control instruction, etc.

There may be gaps in training on the part of the girl that have not been provided for at this stage. Is the bride-to-be a competent cook, homemaker, and manager? If not, she might set about acquiring such skills. What does she know about child care and training? Has she any knowledge of scientific nutrition? If a girl works all day long she may like to take some evening courses in these subjects at a local Y W C A, settlement house, or community center. There are also various University Extension courses open to her in nutrition, child psychology, and other subjects. State departments of agriculture frequently run courses in homemaking from which valuable training can be gained free of charge. Home Bureaus in different communities, especially in the small town or rural areas, often give good advice and training along practical lines of homemaking.

THE NEED FOR SEXUAL ENLIGHTENMENT: BOOKS TO READ During the engagement period or shortly before marriage it is advisable for both partners to read one or two good books on sex education and on adjustment in marriage. This should be done even if the individuals concerned believe that they "know all about such matters." Invariably they will find that they do not, that they have gained erroneous ideas from various sources, both factually and in relation to policy in conduct.

Although this book aims to cover essentials, some people may want to read further. In such event, the *Marriage Manual* by Hannah M. Stone, M.D. and Abraham Stone, M.D. (New York: Simon & Schuster, 1935), will be found simple, straightforward, frank and informative. It is written in a liberal and scientific spirit. Oliver Butterfield's *Marriage and Sexual Harmony* (New York: Emerson Books, 1934) is also useful. A well-balanced book, written by a physician, is Dr. LeMon Clark's *Emotional Adjustment in Marriage* (St. Louis: C. V. Mosby, 1937). Also useful are Millard S. Everett's *Hygiene of Marriage* (New York: Vanguard Press, 1932) and Dr. M. J. Exner's *Sexual Side of Marriage* (New York: Norton, 1932). The latter is somewhat more conservative than Dr.

Clark's book *The Science of Human Reproduction Biological Aspects of Sex* (New York Norton, 1933) by Dr Howard M Parshley, Professor of Zoology at Smith College, is accurate, scholarly and informative, and a much more substantial treatise on sex than the majority of books published in that field. It is, however, somewhat more difficult reading than most of them. The general reader may also be interested in a book edited by Dr Ira S Wile on *The Sex Life of the Unmarried Adult* (New York Vanguard Press, 1934). The various chapters are written by different authors and the contributions are of unequal merit. An outstanding chapter is that by Dr. Robert L. Dickinson, entitled "Medical Reflections upon Some Case Histories," being a discussion of the medical aspects of sexual questions. Much lighter than most of the above books and progressive in spirit are Helena Wright's *Sex Factor in Marriage* (New York Vanguard, 1934) and the Rev Alfred H Tyrer's *Sex Satisfaction and Happy Marriage* (New York: Emerson Books, 1938). A small, sensible and readable book likely to find wide approval among clergymen as a book to give to those just married or shortly to marry is L. F. Wood's *Harmony in Marriage*, written with the help of R. L. Dickinson, M.D. (New York: Round Table Press, 1939. Cloth \$1.00 Paper 75¢). It is reverent and informed with a rather strong emphasis on the religious and ethical side.

Youth and Sex, A Study of 1300 College Students (New York Harper, 1938) by Dorothy D Bromley and F. H. Britten, is an objective, journalistic account of an inquiry into the sex attitudes and habits of American college students. It describes in an interesting manner the revolution now in process. A wide reading of the book should do much to help the older generation to understand some of the problems of contemporary youth. It also offers non-college youth an opportunity to compare the conduct of the group in which they move with the conduct of college students as sampled in the Bromley-Britten study.

CLEARING UP DOUBTFUL POINTS. After the betrothed have read one or more books, a certain amount of discussion

and exchange of views may be called for. Conservative individuals may doubt the wisdom of this advice. They may feel that we should "let sleeping dogs lie"; that there is no use in arousing sexual passions by discussion, for instance, of sexual adjustment in marriage. While there is something to be said for this view, probably more is to be gained than lost by a frank discussion of attitudes, values and sentiments. If there are lingering fears and doubts not answered by the reading, it may be well to consult a medical, psychiatric, or marital adviser according to the nature of the difficulty. In most cases, however, it will be found that if one reads frank, level-headed, scientific, yet readable treatises, all the common questions will be answered. Indeed, it is not necessary that all questions be answered. In fact, not all of them can be answered in advance of experience in marriage (e.g., whether or not a woman will prove fertile).

CHILD SPACING WHEN SHALL WE HAVE OUR FIRST CHILD? The discussions during the engagement period will doubtless include birth control and the number of children desired. There are naturally differences of opinion among marital and medical counsellors on whether or not contraceptive or birth control devices should be used immediately after marriage. Some people feel that it is desirable that the husband and wife should have an opportunity to adjust to one another before they have a child. They hold that the husband should get to know his wife as a wife before she becomes a mother. This view is more or less approved by custom now, if we may judge by the fact that it is not "fashionable" for a girl to become pregnant immediately after marriage, that is to say, within a few months. Some feel sensitive about the matter, showing that it is not "in the mores."

On the other hand, such great medical authorities as Lord Dawson of Penn, physician to the King of England, and for many years an outspoken advocate of birth control, contend, as do many medical authorities in this country, that it is preferable that the wife should become pregnant relatively soon—not necessarily within the first few months, but say within the first

year certainly. They argue that it is easy to get into the habit of postponing conception, and that people may always feel that the standard of living is not high enough. Thus many couples postpone and postpone childbearing until fertility naturally declines, often more rapidly than they suspect, and the couple is sterile, much to their regret.

Of course, the first few months directly after the wedding will be occupied partly with the honeymoon, more largely with the problems of settling in a new home and in making adjustments to relatives and to one another. A pregnancy during the first few months, therefore, is probably inconvenient for most couples.

Whichever of these conflicting views is adopted, the decision should be made in the light, not of immediate factors alone, but with due consideration to long-run factors. In many cases there will be pressure to postpone childbearing for economic reasons because the couple "cannot afford" children at once. It is well to make certain that this attitude is not merely a rationalization. Will the situation certainly be better three, five or ten years from now? It is not always possible for a woman to become pregnant immediately after deciding that such is her choice. Fertility may well decline during the period of postponement. If a woman is young and healthy and if there are no pronounced economic barriers to having a child early in the marriage, it is generally wise to do so. Likewise women who have married late may want to start their families at once in order to "make up for lost time."

It is desirable that during engagement there should be discussion not only of the spacing of children but of the number desired. Attitudes on this matter commonly undergo change in later years according to experience and circumstances. With the dominance of the small-family system in Western societies today, married couples usually want at least two children, one of each sex. It is well to note, however, that at least three children are necessary in order to maintain a stationary population. The reasons for this are briefly that some babies never reach maturity, of those that reach maturity, not all marry; and of those who marry, not all are fertile. Accord-

ingly, if population is to be maintained, not a few couples must have five, six, or seven children. Such couples are becoming increasingly rare, especially where knowledge of control exists.

Some women enter marriage enthusiastic for reproduction, but they frequently reduce the number planned for. Various factors such as the high cost of maternity care and the substantial cost of the higher education of their children, now increasingly popular, not to mention restrictions on the leisure of the mother and the increased work, dampen their enthusiasm. Other women develop medical conditions that preclude large families. It is well for the man to bear in mind that any statement made prior to marriage by the woman as to the number of children desired is not to be considered a binding commitment but merely a statement of aims or an informal understanding of mutual desires. In other words, the man should realize that such a statement is not a binding contract.

BIRTH CONTROL INSTRUCTION. If a decision has been made to start practicing birth control immediately after marriage, the couple may find themselves in a dilemma. They may find it difficult to secure unbiased scientific help (but see Chapter 24), and may be thrown by circumstances into the hands of quacks or commercial exploiters. However, an increasing number of physicians are competent and willing to advise contraceptively, and a large number of American cities now have one or more clinics. A few of these clinics, however, accept patients only when referred by a physician, hospital, clergyman, or social agency. Some give advice for medical reasons only, others include economic indications. A certain number of young women who have an unknown heart disease or are afflicted with tuberculosis or a kidney disorder will be destined to die in the early years of married life until such time as we can amend our laws, make scientific advice available to all, and reduce the unnecessarily high level of maternal deaths.

While engagement has its delights and pains, its joys and its burdens, most of the problems which often look so big and

overpowering at the time, soon fade into non-existence provided the individuals are well mated in a happy and enduring marital union. Though there is no good purpose to be served, on the one hand, by exaggerating the problems of engagement, it is well to take a realistic attitude, to inform yourself to the limit, to bring patience and forbearance, frankness and open-mindedness to their solution. If this is done, many problems will disappear, and the lovers will find themselves on the threshold of a beautiful and satisfying experience for which no substitute has ever been found in the life of mankind.

CHAPTER 9

THE CASE FOR EARLY MARRIAGE

Our materialistic culture conditions us to prefer late marriage—What to expect on \$25 a week—The need for realism—Parents share the responsibility for unwise delay—The advantages and disadvantages of early marriage—Should early marriage be subsidized?—Income and marital happiness—Sacrifice and compensation

PERHAPS no question is so commonly on the minds of American youth, especially in depressions, as the question "How much money is needed to marry?" There is, of course, no simple and direct answer to it in terms of money. If there is any simple and direct answer, experience seems to teach that it should be "Much less than you think!" For it seems to be the opinion of many college teachers of marriage courses and the opinion of many marital counsellors that, under present conditions in the United States, American youth, especially college youth, marry too late. And while there are dangers in marriages at too early an age, the majority of our youth is forced by prolonged education, unemployment, low wages, and reduced help from parents to postpone marriage unduly. We have yet to realize that founding a family is just as worthy an ambition as making money and raising the standard of living.

What follows is not an argument for premature marriages, much less for child marriages. It is an argument for marriage two or three years earlier than is now customary. It might be still better if the average age could be reduced five years. But that is too much to hope for at present.

It is futile to lay down any exact ages as to the ideal time to marry. Each problem must be decided in the light of all the specific determining factors. And these vary from case to case.

OUR MATERIALISTIC CULTURE CONDITIONS US TO PREFER LATE MARRIAGE Though the point is simple enough when attention is called to it, most young men and young women are not conscious of the fact that the emphasis upon individual and material success in American culture profoundly influences their attitude on how much money is needed to marry and hence on the advisability of earlier marriage The attitudes of parents, a cultural product, operate in the same direction For many of them prefer a son-in-law who is well established economically.

Our whole culture exaggerates the relation between money and happiness As a result of our individualism we over-rate individual success and hence our monetary needs This attitude is expressed in novels, motion pictures, in conversations, and made appealing through advertising We Americans may deny that money necessarily makes for happiness. But we act as if we thought so And action rather than words is the test. We strive harder for monetary acquisition than any other people past or present Yet philosophers and social scientists alike tell us, almost with one voice, that the amount of money or of material goods we acquire is not a good measure of degree of happiness in marriage or in life generally

Ever since the rise of the Protestant Ethic with its emphasis on hard work, the dignity and importance of labor, thrift and saving, the importance of self-support and on the whole complex of attitudes which have come to be associated with modern individualism, industrialism and capitalism, there has been a very strong but unconscious influence on modern youth conditioning them toward the sanctity of late marriage

Compare this situation with the conditions operating in other cultures, especially the Oriental ones Here men and women marry early, frequently with no savings except a small dowry, begin reproduction almost at once, raise normal or even large-sized families on incomes that would scandalize most Westerners Now no serious student of American family life recommends a reversion to the lower standards of living of the Orient. It needs to be pointed out, however, that the Chinese and Japanese and East Indians place the joys of family

solidarity and of cooperative family life high in their scale of values. On the whole, we do not. We place material values ahead of family values; and when there is a conflict, the latter suffer. That some of the values inherent in the Oriental family system are worthy of greater emphasis in American family life than they now receive is the judgment of many thoughtful students of family institutions. While it is agreed that we do not want the lower incomes of the Orient to predominate in American family life, it would seem that reducing the drive to material and pecuniary success, and increasing the drive toward forming a happy, stable marital union with adequate family reproduction, would lead to sounder family life in America than is at present the case.

If the Chinese can marry early, raise six or ten children on 30-70 American dollars a year, it would seem that American youth might well be willing to marry and reproduce on, say, \$1,200 a year (\$100 a month, or \$25 per week). It is relevant to observe that in the champagne and caviar days preceding the depression, that is, in 1929, four-tenths of all American *families* (42 percent) had incomes of less than \$1,500 a year, and eight-tenths had less than \$3,000 income. Incomes since that time have been much reduced. Therefore an *individual* income of \$1,200 is a reasonable expectation for a goodly proportion of our youth. Whether or not a young couple is willing to marry on that sum will depend on their customary standard of living and on where they place the joys of married life in their scale of values.

WHAT TO EXPECT ON \$25 A WEEK For this sum, in most American communities, young married people can expect healthful and decent but not unusually good housing, good, plain, nourishing rather than expensive food, decent but inexpensive clothing, and inexpensive term insurance for the breadwinner (not for the wife or children). Careful budgeting will leave a small sum for church, newspapers and magazines, carfare, union dues, charity, etc. Saving will be very difficult. But it has been done. Probably the ownership of an automobile would be unwise unless there are exceptional circumstances. An

example might be its use in productive employment by a travelling salesman

Clever and intelligent young couples can get along on very modest incomes and enjoy intensely their marital life. The greater the resourcefulness the better the chance of success. To cite but one example. Think of the money people can save by foregoing commercial amusements, or reducing them to a minimum, or by having dinner parties at home instead of in expensive restaurants. One young couple I know had a grand time making and painting most of their furniture. All too often we make excuses for ourselves. It is so much easier to complain of obstacles than to overcome them.

Naturally the ways in which money is spent will have to be modified in terms of differences in the standard of living in cities or rural areas. Housing and food are ordinarily lower in rural areas. Many costs are also somewhat lower in the South. However, it is difficult to generalize briefly and accurately except to say that there is considerable variation in different geographical areas and in different cities.

THE NEED FOR REALISM In a word, there is need for realism in judging what level of economic resources is necessary before deciding to marry. Happiness in early adjustment would be promoted if the great amount of wishful thinking prevalent could somehow be substantially reduced. There are reasons for supposing that the current economic depression has done something in this regard but not enough. Unrealistic attitudes are especially likely to be found among young men who have never had to earn money for themselves and who come from families in favorable economic circumstances. Their standards of living are in some cases so high and their appreciation of the value of money and of how difficult it is to earn it is so dulled that delayed marriage and perhaps a liaison relationship seem the only way out. Too much emphasis is placed by the majority of American youth on maintaining the standard of living, too little emphasis on the joys and compensations of living with the beloved. How to lessen the emphasis on the former aspect of American culture and how to

induce youth to value more highly the latter aspect is one of the major problems of this generation.

In the absence of knowledge of the economic expectations of the general run of young men and young women approaching marriageable age; and in the absence even of any data on the economic expectations of those who never reach the collegiate level of education, it may be interesting to consider the reactions of two samples of college students. But it is necessary to realize that these young people come from social classes more economically favored than the general run of youth.

Professor C. J. Dittmer made inquiry into this matter in 1929 among his students at New York University. He circulated a questionnaire among 285 young men and young women of college age, just under twenty years of age on the average. The men thought an income of \$4,000 a year was required for a reasonable standard of living; while the girls put the figure at \$4,500. Likewise the men felt that \$3,500 in savings would be required, while the girls put the figure at \$4,000. Here again we see how the "ideas in our heads" interfere with adjustment. Most college men and women want early marriage. Are they willing to pay the price in modification of their attitudes?

In a study I made of Colgate University students before taking a course on preparation for marriage it was found that the students commonly declared (in 1937-38) that they must have an income ranging from \$3,000 to \$5,000 and \$2,000 or \$3,000 in the bank before they undertook marriage. After a course on preparation for marriage in which the realities of the economic situation were examined, the men commonly modified their requirements. As they approached the senior year and realized that it was not so easy immediately after graduation to become, let us say, vice president of the American Telephone and Telegraph Company, they were willing to make more modest demands. Undoubtedly the demands of these students are a reflection not only of the very favorable economic circumstances of their parents but also of the fact that most of the men have rarely had to earn a living. Both influences cooperate with the general cultural heritage to in-

duce men to expect too much prior to marriage. As a result of discussion and of dispassionate realistic inquiry, opinions are frequently modified. This is not the case, however, in all instances.

There are those who have an overwhelming fear of marrying while one party is in debt. Men who have worked their way through college and have incurred some debts, especially if they have also attended graduate school, should not permit themselves to be unduly deterred from marriage because of the presence of such obligations. There are worse things in life than debt. One of them is the unhappiness, another the personality disorganization which so often accompany the celibate life. Here again we must weigh all the circumstances and cast up an account, but the individual should, as indicated above, bear in mind the cultural conditioning that may well tempt him to answer in the negative.

PARENTS SHARE THE RESPONSIBILITY FOR UNWISE DELAY Frequently parents do not understand the motives, conscious or unconscious, that urge them to induce their children to postpone marriage. In some cases emotional ties are so strong that parents do not like to have the grown children leave the family fireside. Another motive is the fear that their children will not be as well off economically as in the single state, the loss of the children's income or the fear that the children will even become dependent on the parents.

The number of parents who urge their maturing children to postpone marriage in an effort to keep them emotionally dependent is greater than commonly supposed. We have all known cases of this kind. When children mature and reach the point when they may leave the home, some parents feel an approaching gap in their lives. The more selfish and near-sighted among them make efforts to forestall this change as long as possible. Early in childhood they begin to build up in their children excessively strong feelings of emotional dependence. Such parents rarely face the situation in an honest manner. They forget that we all have to achieve maturity, to found homes of our own, and to have children of our own. Some

parents use all manner of rationalizations, usually in terms of the interests of the children, in order to prevent their marriage. In such cases youth would do well to face the situation frankly with the parents by open and thorough discussion of the problem. If a sincere talk does not create understanding and emotional release, a psychiatrist should be consulted. Young people should realize that they not only have a *right* to their own independence and maturity, but they have a personal and social *obligation* to achieve it. It is not in the social interest that parents should prevent the marriage of their children for selfish reasons.

Another cluster of parental motives is economic in nature. It may be a fear that the children will not be so well off as formerly. This may be true. But what of it? Young people cannot always start where their parents left off. Of course parents want their children to do well economically after marriage. But too many parents, realizing that they have enough economic burdens of their own to carry, do not want their married children to found a home in which they are less well off than during the single state. Almost always this is a mistake. In a few cases there is actually fear that the young couple may become economically dependent on the older folks. As a rule, such fears are not justified.

Millions of parents who have never heard of Malthus still reason as he did, that there is a danger of over-population. Yet the Malthusian spectre is a chained bogey now. Food presses on population; not population on food. We have a problem in moving our agricultural surpluses with population increasing at a declining rate. My point is simply that unconsciously the Malthusian system of thought has influenced and continues to influence our attitudes toward early marriage.

Since most children are not dependent upon their parents after marriage, and since there is no longer any justifiable fear of a Malthusian nature, the distrust of early marriage instilled by parents is often without foundation. This distrust is communicated to young people and is probably more responsible for our present sex problems of youth than any other single factor. Parents who do not view with favor much of the irre-

sponsible sex experimentation of our times would do well to take an inventory of the influence of their own attitudes in causing present conditions.

THE ADVANTAGES AND DISADVANTAGES OF EARLY MARRIAGE What, briefly, are the advantages and disadvantages of early marriage?

Let us consider the advantages first.

Marriage somewhat earlier than is now the practice among prudent people would undoubtedly reduce to a marked degree the sexual tensions and strains characteristic of the courtship and engagement periods. Most young people can readily appreciate the importance of this argument. Hence they give it great weight.

Undue postponement of marriage may lead to extra-marital relations. While this may not be so serious in its effects upon marital adjustment as formerly assumed, especially by moralists, it is not ordinarily considered a satisfactory adjustment even by those of free sexual habits. Postponement aggravates the problem of prostitution, with the train of evils that flow from it. There are also the dangers and liabilities in possible pregnancy and the temptations to abortion.

Second, if marriage with a well-selected mate brings one of the rare joys of life, the longer people can enjoy that state without undue sacrifices in other directions, the greater the sum total of happiness.

Third, when there is delay, habits tend to get fixed. This renders adjustment in marriage more difficult.

Fourth, a long engagement hampers women especially. Many women lose their "bloom" and physical attractiveness quite rapidly. Accordingly, if they wait too long and are then turned down, it may be very difficult for them to find another suitable man. With men increased earnings may actually render them more marriageable.

The reasons most commonly offered for delay are insufficient income, the opposition of parents, uncertainty as to the wisdom of the choice, and, among college students, the desire for more education. Sometimes these are real reasons, at

other times they are merely rationalizations. As to the first point, it is necessary to realize that the overwhelming proportion of the human race marries and reproduces on pitifully small incomes. What young people usually mean when they complain of insufficient money is that they want more. Who doesn't? Many couples before them have married on their income, raised families and been extremely happy. The factor of parental opposition is discussed in Chapter II and that subject need not be taken up here.

With reference to doubts concerning the wisdom of the choice, the following admission may be made. It is probably true that youthful marriages stress physical attraction rather than companionship as a basis. They are more likely to be marriages of the romantic type. In romantic marriages a smaller proportion of couples make a good adjustment. More will be said below about the conflict with education in a discussion of the advisability of subsidies for marriage. Here it need only be said that the conflict is a real one, and that there will have to be readjustment in our attitudes and institutions before this problem is finally solved. In the case of college students, especially in the instance of those in graduate schools, I think the solution lies in marital subsidies by parents when this is economically possible.

As for the advantages of delay, it has been argued that avoiding early marriage makes for a wiser selection of the mate, not simply because the individuals are likely to have taken the pains to make a wider acquaintanceship among members of the opposite sex, but for the reason just explained: such marriages are more likely to be of the companionate rather than of the romantic type. It is also argued that early marriage lessens the opportunity for mental and social development, that it may interfere with the preparation for a vocation or profession by distracting the mind and by creating additional economic difficulties. On the contrary, there is evidence that married students do better work in college than unmarried students. They live a more settled, regular life, waste less time writing love letters and looking for "blind dates," have more definite aims and objectives in life, and

work harder by virtue of being subject to fewer distractions. I find that most college students favor early marriage, if the economic difficulties can be solved.

SHOULD EARLY MARRIAGE BE SUBSIDIZED? This leads us to the question of the voluntary subsidy by parents of early marriage. In many European countries marriages are subsidized by marriage loans or by outright grants from the governments. The purpose is political—to increase births. In the United States, however, no such program is advocated in recommending marital subsidies. What is meant is a direct grant by parents to their children who might thus be enabled to marry before the young people are economically self-supporting. The controversy as to whether marriage should be subsidized has arisen within the last few years because the educational period of most young people has been extended and because the depression has caused a greater postponement of marriages than at any previous time in our history—a situation that is not healthy for morals.

It is proposed that the parents of such young people permit the marriage of their sons and daughters while still in college, if they have made a wise choice of a mate, and if the family approves the match. If, at present, \$700 to \$1,500 a year is spent by each set of parents on a son or daughter in college, it would be possible for the young people to marry and live reasonably well on the joint income. If they are attending men's or women's colleges, the young couple might have to enroll in a coeducational college. There are undoubted difficulties associated with this plan, but it is receiving increasing favor. It secures for the young couple all the advantages of early marriage, and adds only a few difficulties. These are not unresolvable.

With the plan of voluntary parental subsidy there are, of course, some dangers. It is possible that the man may come to lean on the subsidy, that parents, paying the piper, may try to call the tune and interfere with the young couple in their private lives. But in most cases it will be found possible to guard against these difficulties, if people are conscious of them.

A great deal more could be said about the advantages and disadvantages of early or late marriage and about the pros and cons of marital subsidies. But perhaps enough has been said to call attention to the leading ideas and to stimulate thought along these lines. The meager figures now available suggest that most college students—about 8 out of 10—favor such subsidies. But they are also conscious of the possible dangers, realize the sacrifices their parents make at present, and are reluctant to raise the question with parents because they do not want to increase those burdens. What the situation is among non-college youth is not known, but there are reasons for thinking that they, too, would approve it.

The chief barrier to the general adoption of the plan lies in the inability of many parents to afford it. Yet many parents who can afford it never think of its possibilities for their children.

Should our government follow the lead of some European governments and make loans, if not outright subsidies, possible for young people? Can anything feasible be done? These are challenging questions and answers cannot be found until there is much more study of the subject.

INCOME AND MARITAL HAPPINESS. The notion that an income inadequate to satisfy all the young couple's economic wants, according to the standard of living to which they are accustomed, destroys the basis for a happy marriage, is simply *not true*. Several lines of scientific evidence disprove it. The first is a recent study by Professor Robert C. Angell, University of Michigan sociologist. He made a study of the effect of the current economic depression on families. In some cases reduced income made for increased solidarity. Amusements often became more home-centered and less commercial. Struggle sometimes led to more intensified cooperation and loyalty. In still other cases reduced income made for disintegration. At all events, the reduction in income did not *necessarily* make for the destruction of family unity, and there is no proof in his study that it reduced happiness. The upshot of his analysis was the conclusion that the effect of reduced income depended

largely on the personalities involved and on the character and resourcefulness of the individuals composing the family.

These conclusions fit in pretty well with those of Professors Terman, Burgess and Cottrell on marital happiness. Professor Terman sought for but could not find in his study of 792 couples any correlation between marital happiness and income. He found happy people of high income and low income, and unhappy people in both groups. The Burgess-Cottrell study showed little or no relation between income and happiness so far as amount was concerned. But steadiness of income was slightly correlated with it.

SACRIFICE AND COMPENSATION What if a young couple does not have a great deal of money? Suppose you cannot afford to operate an automobile, suppose you cannot afford to purchase an electric refrigerator; suppose there will be less money available for clothes, movies, and what not; suppose you must deny yourself delicacies in food and confine your tastes at first to the more homely and cheaper foods; suppose you do have to squeeze the pennies. It would be well to remember that among our ancestors were hardy pioneers who lived perhaps in a sod house on the prairies, who slept on straw or dry grass, and who often went cold and hungry after a hard day's work that would put most of us out of circulation. A little more of their spirit might well make for good sportsmanship and solidarity in marriage. Why not pool resources? Why not solve problems together? If you are intensely in love, have made a wise choice, and if you have reached your twenties, if you are thrifty and industrious, why should you wait to marry? Why not share the burdens and joys of a happy married life together? The possession of material things does not make for happiness. Are not the joys and ecstasies of intimate life together worth many sacrifices? Every individual must make his own decision.

CHAPTER 10

THE PREMARITAL EXAMINATION

Nature of the premarital examination—A specialist may be needed for certain problems—How to find a competent premarital counsellor—Individual or joint conference?—When is the best time?—Time not ripe for compulsory examination—Benefits and limitations of the premarital examination

YOUNG people want to enter marriage under the best of possible conditions. The more thoughtful and foresighted among them are beginning to realize that it is desirable that they should have some sort of premarital examination. They want to be assured that there is a good health foundation, both physical and mental, for the new venture.

What is the nature of a premarital examination? Just what does it include and exclude? How does it differ from "blood tests"? What are the advantages and disadvantages of taking one? To whom should they turn for such an examination and instruction? The family physician? A young doctor or an old one? A marital counsellor? If a marital counsellor is sought, where is one to be found, and how can his or her competence be judged? What are the most common questions asked? Is it possible, in the present state of our ignorance of hereditary processes, to furnish prospective mates sound eugenic advice? If so, what are the limits of the scientific validity of such advice? Should there be an individual or joint conference? What is the best time for the examination? Just before marriage? Just before engagement? Lastly, what are the benefits and limitations of premarital examinations? Are such tests sufficiently appreciated? Is it possible to expect too much of them? These are all significant and important ques-

tions. While it will not be possible to answer them fully, it is hoped that the discussion below will throw some light on them.

NATURE OF THE PREMARITAL EXAMINATION This is an examination before marriage of one or both partners, preferably both, for the definite purpose of determining the adequacy of the health and hereditary foundation of the proposed mating. Another purpose is to promote marital adjustment by inquiry into inhibitions, fears, and types of ignorance that may interfere with marital harmony.

Because the premarital examination should include eugenic questions, it must be sharply distinguished from the routine physical examination which is much less inclusive. The former, undertaken by a competent physician, should ideally include not only a routine physical examination of the nervous system, of the major internal organs, such as heart, lungs, and kidneys, and routine tests for freedom from syphilis and gonorrhea, but should inquire into the physical and mental health of the parents, sisters and brothers and grandparents of the persons examined.

In like manner the premarital examination should be sharply distinguished from the blood test required by a growing number of states to prove the absence of syphilis prior to the issue of a license to marry. It is a mistake to confuse the requirements of these health laws, desirable as they are, with premarital examinations. The laws for the control of syphilis are not eugenic laws in any direct and true sense. They are health laws. The premarital examination is much more inclusive. And it is voluntary, not compulsory.

Yet the examination will include blood tests. For it is highly desirable that every person who plans to marry should have such a test (usually a Wassermann or Kahn test). It is also important that an individual once infected should not marry unless the test is repeatedly negative and until such time as his physician can say that there is a reasonable chance that the individual is cured. The client should understand that it is very difficult for a physician to make this statement with absolute certainty, even if the Wassermann test should prove nega-

tive, and even if there has been no reappearance of the disease for as long as two years after the Wassermann reaction turns negative. On the other hand, many physicians believe that marriage is permissible before complete cure provided the infected partner has been rendered non-infectious and provided treatment is kept up until a cure is achieved.

Great progress in the control of syphilis and gonorrhea has been made in recent years. Public opinion is ready for frank discussion, our laws have been improved and more money is available for the public health program.

By March 1, 1940, twenty states had adopted laws requiring examinations for syphilis, including a blood test, before marriage. And seventeen states now require blood tests of all pregnant women. These laws represent an important step forward in the control of perhaps our most serious infectious disease. It is also gratifying to recall that Congress, during 1938-39, appropriated three million dollars to aid the states and municipalities in their program to control syphilis and gonorrhea. For 1939-40 five million dollars have been made available. No legislation of recent years has received any more general approval by the public.

Yet a great deal remains to be done legislatively and through public education. To cite one example. In some states, the members of one sex only are required to produce a certificate of freedom from syphilis. Such laws are relatively worthless because both parties are not examined and syphilis and gonorrhea are transmissible diseases. The members of *both* sexes should be required in *all* states to furnish evidence before marriage of freedom from syphilis, at least in its transmissible stages. Surgeon General Parran recommends that adults have an annual routine blood test for syphilis. Some doctors pooch-pooch this, but I believe it is a desirable control measure.

Many young people who take the premarital examination not only want to know that they are free from syphilis and gonorrhea and physically fit in other ways, but they want guidance on birth control and sexual adjustment in marriage. Physicians will discuss such topics, but on account of our laws specific birth control methods are not treated in this book. It

should be noted, however, that the questions a patient brings are not necessarily the most important ones. While birth control and sex technique are frequent subjects of inquiry—largely because popular scientific discussion of them has been taboo until recently—there are many other subjects just as important, some of them perhaps more important, that the doctor will initiate himself if the situation calls for it.

One of these will relate to fertility, its degree and the possibility of impairments that may be corrected. In the man it is relatively easy to establish fertility by an examination of the number, movement, and kinds of sperms as seen under a microscope. In a fertile male, sperms must be present in large numbers—about 300,000,000 in each ejaculation. In addition, most of them must be normal in form and in movement. The fertility of the woman is more difficult to establish in advance but certain impediments to childbearing may be discovered, such as a pelvis that is too narrow.

The premarital examination offers a chance to eliminate certain other fears and worries of a sexual or reproductive nature.

The examining physician may decide to inquire into sexual attitudes. He may ask whether either party, especially the woman, considers sexual relations normal and natural, and as something to look forward to with interest, anticipation, or actual longing. Or, are sexual relations considered low, nasty, abhorrent and viewed with fear? Is the woman too modest? Does she fear childbirth? Does the woman fear the unnecessary pain that sometimes accompanies a first sexual union? Does the man fear he may be "too big"? Has he read trash on masturbation that has given him the idea that normal relations in marriage may prove difficult or impossible? What does each party consider a normal frequency of coitus?

The physician will probably examine the hymen of the woman to determine whether or not it is so thick that it can give way only with difficulty and some pain at the first marital union. If so, he may decide to nick it with his scissors, using a local anesthetic or not as seems best under the circumstances.

Usually an anesthetic will not be necessary. On the other hand, he may recommend self-stretching of the hymen and vagina as described on p 317 Likewise the physician will want to notice whether the clitoris is well developed and free from adhesions

The doctor will probably take the pelvic measurements of the woman if the pelvis seems narrow It is an advantage for a woman to know if she is likely to need a Caesarian operation for the delivery of a child However, this is difficult because the size of a baby cannot be known until the time of delivery. Likewise the character of labor cannot be known until it commences Some gynecologists believe that, failing absolute deformity, it is impossible to estimate intelligently the need for Caesarian delivery before marriage Some others are more optimistic about their ability to predict the need of a Caesarian In this operation the abdomen and uterus are cut and the child taken out instead of being delivered normally by the vaginal route With skilled care the danger is not great nowadays; and some women have several such operations But no woman ought to be expected by her husband and doctor to undergo more than two or three such operations at different deliveries. It is, therefore, valuable for any woman to know her anatomical limitations *before* she becomes pregnant The dangers to her life may thereby be reduced

Moreover, some women ought not, in the interests of their health, life, or well-being, to become pregnant at all. Most of the outstanding physical types for whom pregnancy is unwise are recorded in the chapter on birth control on pages 339 to 343 Here again, to be forewarned offers at least the opportunity of being forearmed.

The physician will not only examine He will instruct He will re-educate on various matters This he may do by oral conversation, by directed readings, or both Such educational work is so time-consuming for a physician that he may well prescribe a certain amount of reading in order that the common questions may be answered before special ones are taken up orally. Sometimes reading may not be required, but re-education in some form will usually be needed This is espe-

cially likely to be the case in the instance of individuals whose training in youth on sexual matters has been faulty. And does that not include the overwhelming majority of us?

Accordingly, the young man and young woman being examined must expect to be patient. It is necessarily a slow and painful process to gain new information and to change attitudes; "painful" in the sense that most of us find the ideas we already have fairly comfortable. We are reluctant to change them because we have lived with them for so long. It is not simply a question of what we must learn but of what we must unlearn as a result of false training in childhood and adolescence.

It is a moot question whether the average physician is sufficiently trained in psychology and psychiatry to undertake therapy in these fields. Probably he is not well enough trained, though the younger graduates of our better medical schools generally have some introduction to these subjects. He can, however, probably help the patient with superficial, as contrasted with deeply-rooted, fears, inhibitions, worries, fantasies, and unreasonable wishes and expectations. It is, of course, highly desirable that people who enter marriage be stable, well adjusted individuals. But no physician can be expected to diagnose, much less remake warped personalities as a result of a few interviews. Personality is largely a result of inherited temperament plus the influence of past social experiences. Inasmuch as there is nothing magical in a premarital examination, it cannot socialize individuals who are by inherited nature or social experience difficult to get along with. The direction of the cure for that lies in providing the conditions for normal development from infancy on, in making family life more normal and in a eugenic and mental hygiene program.

Probably it is also beyond the ken of any general physician, and perhaps even of a psychiatrist or sociologist acting as a premarital counsellor, to do much by way of analyzing family background. If both young people have lived and grown up in the same small town, however, the family doctor's knowledge of both individuals and of their backgrounds may give him valuable insights. Yet in these days of increased shifting

about by individuals, in these days of city life, it is easy to exaggerate the frequency with which the family physician will be acquainted with the background of the families of his patients. As more people come to live in cities, personal life and family life both become more "anonymous," as the sociologists say. Contacts being less intimate and more superficial than in the predominantly rural life of an earlier era, people do not know what we are really like. We can put our "best foot forward" and conceal more effectively whatever we want to hide. Our defects are more easily camouflaged. Everyone is fooled, including the doctor who ought to know the unvarnished truth about our background if he is to help us most effectively. This is especially true when questions of a eugenic or hereditary nature are under consideration. And so, social mobility, urbanism, and the very anonymity of our lives handicap the modern family doctor as the family physician of a century ago was not handicapped. But, on the whole, happiness or unhappiness in marriage can be more effectively predicted, so far as the influence of family background is concerned, by taking the test in Chapter 6 of this book—a test devised under controlled conditions—than can be determined by spending many hours with any marital counsellor no matter how competent he may be.

There are reasons for thinking, therefore, that the average general physician will not be of material help on family background and on psychological or psychiatric matters unless the worries or troubles are superficial and of a type that brief re-education will alleviate. How much more difficult are the eugenic questions! While our knowledge of human genetics is limited, we need *not only more research but more application of what we already know*. Here the physician can help, too, but he may need the assistance of experts. Before we go into that matter, let us ask what the examiner can do.

It is desirable for the examining physician to inquire particularly whether the close relatives of the young people have been subject to feeble-mindedness, insanity, epilepsy, or other inheritable defects. Generally speaking, and with exceptions, the more frequently an hereditary defect appears in a family tree, and the nearer the degree of blood relationship, the greater

the chance the given defect will appear in the offspring. Just as intelligence is mainly hereditary, so its relative absence, feeble-mindedness or morosity, is mainly hereditary. Intelligence, as distinct from knowledge, is a capacity to reason abstractly, to profit by experience, to comprehend and to adjust. The experts of the Committee on Population of the National Resources Board concluded that "Present evidence indicates that hereditary factors play a very important role in causing mental deficiency" (*Problems of a Changing Population*, p. 13.) They also concluded that "Hereditary factors play an important, though possibly a minor, part in the most common types of mental disease."

Some major defects, even when not essentially hereditary, may involve a predisposition toward given defects or may create marital complications. For example, tuberculosis is not inherited, though many used to think so. We now know that it has a germ origin, and we understand pretty well how it is spread. Yet, it is true that some individuals may inherit a predisposition that makes them relatively unable to resist an infection.

A SPECIALIST MAY BE NEEDED FOR CERTAIN PROBLEMS.

It is clear that any family physician or premarital counsellor, like any counsellor working with married people, may need the help of a specialist in any one of several fields: human heredity, gynecology, psychiatry, or law. Agencies usually have such consultants available to whom a client may be referred.

The average physician or counsellor will probably not be competent, for example, to advise on certain eugenic questions, like that of the chances of inheritance of dementia praecox, manic depressive psychosis, epilepsy, or feeble-mindedness, etc. In such a matter it is necessary to seek the advice of an expert on human heredity. Or, preferably, your physician should consult such an expert. Some psychiatrists and neurologists have a good understanding of the inheritance of mental troubles; the general physician only rarely. Knowledge of some phases of this subject is so limited and uncertain that the best guidance is none too good. The intelligent layman who wants to

find out more about this subject and who is prepared to do some rather difficult reading may consult the following books. C P Blacker, *The Chances of Morbid Inheritance* (Baltimore W Wood, 1934), Committee of the American Neurological Society, *Eugenic Sterilization* (New York. Macmillan, 1936); and E Baur, E Fischer, and Lenz, *Human Heredity* (New York Macmillan, 1931, 3 vols); Otto Mohr, *Heredity and Disease* (New York. Norton, 1934). These books offer leads to quite an extensive scientific literature if any reader wishes to delve more deeply into the subject.

The Eugenics Society (69 Eccleston Square, London, S.W. 1) is prepared to bring English physicians in contact with experts on human heredity who will advise the patient through his physician. The Eugenics Research Association (Cold Spring Harbor, Long Island, New York) is not equipped to do the same for American physicians. The officials of nearby state hospitals for the insane or feebleminded or the Director of a local Psychopathic Hospital may be able to advise you directly or through your physician, but the reader should be warned that many such officials have a tendency to underestimate the power of genetic (hereditary) influences for reasons that need not be detailed here.

Just as it may be necessary to refer a client to a specialist in human heredity, so it may be required that a gynecologist or psychiatrist should be seen. But a medical specialist should preferably be selected by a general doctor, not by the individual patient.

The above account of the nature of the premarital examination describes what might be called ideal conditions. Inasmuch as the demand for such services is at present limited until a general educational campaign is undertaken among young people; and inasmuch as many physicians are not trained in the techniques, the average young person seeking such advice must be satisfied, as a rule, with something much less than the ideal. It seems quite clear that there will be an insufficient number of services of good quality until there develops a steady and determined demand for guidance. This raises the

problem of finding a suitable physician or other premarital counsellor. It may not be easy in the present state of affairs, but it can be done.

HOW TO FIND A COMPETENT PREMARITAL COUNSELLOR. On the whole, the young lovers will probably receive the most thorough scientific assistance either at a marital counselling bureau or at the hands of someone specializing in marital counselling. But the chances are that one will not be near you. In Appendix B will be found a list of agencies in good standing now known to be functioning. There are undoubtedly others not within my knowledge. The mere fact that an agency is not listed there does not mean necessarily that its services are not of high quality. It merely means that I did not know about it at the time of writing.

In rural areas—and nearly half of our population lives there—it will be extremely difficult to find a first-rate premarital counsellor. Young people will probably have to rely upon a trusted family physician for the physical examination, blood tests, and other medical matters. If other advice of a non-medical nature is needed, a local minister, or a social worker connected with a rural family agency may be of assistance. On some matters a visiting nurse may be able to help. On the whole, however, none of these workers is as yet properly trained for the new profession of marital counselling. There is no intent to reflect here upon the general competence of such workers in their respective fields. It is merely pointed out that marital counselling is a new and difficult field that requires particular personality attributes and special training. But more is said on this subject later. The difficulty of selecting a premarital counsellor is about as great as that of selecting a postmarital counsellor. In so far as the emphasis in the premarital examination is on medical matters in most cases, it may be somewhat less difficult.

There is something to be said for choosing your own family physician if he enjoys your confidence, and especially if he has known the family for some time. His strength will be in giving the general physical examination and in his under-

standing of the family background from the standpoint of health His weakness, especially if he is an older man, may lie in lack of preparation to counsel on such matters as contraceptive technique and general sex hygiene If you are in a city where you are not acquainted, or if you have just moved to a new locality and do not know "who is who" among the local physicians, inquiry may be made of trusted, informed friends of good judgment Sometimes a telephone call or letter to the office of the County Medical Society will bring one or more recommendations

If we assume that no marital counsellor is available and that you select a general practitioner, the question arises Should he be a relatively young man or an older physician? There is much to be said on both sides of this matter The young physician, although of rather limited experience, is perhaps more likely to be sympathetic to the preventive point of view in medicine than an older man Since he is closer in age to the marrying generation he will tend to have their point of view There is also a greater likelihood that a young physician will have had some training in medical school in psychology, psychiatry, and sexology. These circumstances suggest that a young physician is more likely than an older one to furnish good treatment

On the other hand, some of the wisest and most competent premarital advisers have been elderly or retired physicians They have the leisure to pursue a new type of work that is very time consuming and relatively unremunerative They have the sympathy, mellowness, and experience that such difficult work requires Ordinarily good work in this field is not a function of age; it is a function of training and of certain personal qualities If all the physicians in the United States are taken at random, however, it may well be true that you are most likely to secure competent advice from the able young graduate of a good medical school who has interned in a hospital of high standing among physicians This assumes that a marital counselling bureau or a specialist is not accessible to you.

INDIVIDUAL OR JOINT CONFERENCE? Is it better to go alone or together for the premarital examination? There is no set rule about this matter. Different counsellors have different methods in this regard. Much depends upon the needs and feelings of the applicants and the nature of their problems. If both are fairly enlightened, have no difficulty in adjusting to one another so far as attitudes on sex are concerned, the main problem will be one of certifying to their physical fitness. Going together for a joint physical examination is rather time consuming, and what is the value in wasting time waiting in a doctor's office while the other party is being examined? A difficulty sometimes arises when the young man lives in one city and the young woman in another. If they are widely separated geographically it may be difficult to consult the same counsellor. On the other hand, lovers do get together for their meetings even though they are separated by distance, and one may well ask, why should the premarital examination be thought of as an exception? Of course, appointments should be made for any lengthy interview with a counsellor.

WHEN IS THE BEST TIME? Again it is difficult to lay down a general rule that will hold for all couples. But an indirect attack on the problem may prove helpful. It is perhaps better to state the advantages of having the examination relatively early in the acquaintance, even before the engagement, and the advantages of an examination during the engagement period, one or two months before the wedding. If the examination takes place prior to engagement and if the unusual event occurs that some serious physical or hereditary defect is discovered, the parties involved might be more ready to break off the relationship than would be the case if they were so intimately involved as to be engaged. On the other hand, there is this practical difficulty: the parties are more willing to submit to a premarital examination if they feel quite certain that they are about to marry. It is perhaps too much to expect that people will undertake the examination at a period when it can have its greatest preventive value, namely, before engagement. Informed inquiry into the health and hereditary background

of a proposed mate should really be made during the process of mate selection, in the "dating" period, rather than during engagement. But better late than never. It would make for happier and more enduring marriage if the *average* man and woman were to follow the lead of some college students in requesting premarital examinations. If we can achieve that *at any time*, it would be a great step forward. Probably we should not urge thorough premarital examinations before engagement as this plan might be looked upon as utopian in the present state of social consciousness on such matters. Progress will be satisfactory if we can induce more people to take such examinations during engagement and a month or two prior to marriage.

TIME NOT RIPE FOR COMPULSORY EXAMINATION In the present state of development of public opinion it would be premature and unwise to attempt to require by law the type of premarital examination here described. Many physicians are not prepared for the deluge of patients that would result, and many people, rightly or wrongly, would oppose such legislation as an infringement upon their private liberties. Some young people would travel to another state to be married and the states which first passed laws would thus be penalized from the standpoint of revenue. (But the same objection was raised against the laws for the control of syphilis.)

More important is the consideration that the opposition of many young people would result in non-cooperation with the doctor. This would make his task very difficult. In so far as premature laws discourage marriage they would make for irregular unions. On the whole, the time is not ripe for compulsion. The whole movement might, in fact, be sabotaged by making such examinations compulsory before the public is educated on their desirability.

BENEFITS AND LIMITATIONS OF THE PREMARITAL EXAMINATION It is unreasonable to expect too much from the premarital examination. At best it is concerned with prevention, but its influence is not exclusively negative. It should in-

spire confidence and reduce worries and fears by assuring the couple that they have a clean bill of health

It should assist in preventing the spread of syphilis and gonorrhea and thus save mothers and children, prevent contamination of our biological heritage and reduce the frequency of insanity and other ills

It may prolong the lives of a few women who possess conditions in which pregnancy is ill-advised (or contra-indicated, as physicians say) The physician might, for example, caution against pregnancy in the presence of tuberculosis, a decompensated heart, certain renal (kidney) diseases, or in the instance of narrow pelves making delivery next to impossible except by a Caesarian section

The premarital examination ought especially, through its therapy, to lay the foundations for a satisfactory adjustment in marriage Some investigators to the contrary notwithstanding, lack of proper sexual adjustment in marriage is probably one of the primary causes of the current high rate of disharmony and divorce Disharmony can best be attacked by preventive rather than by curative measures The latter usually come too late to be effective

Premarital examinations ought also to make for wiser selection of a marital partner in so far as they reveal physical, hereditary, and mental defects that might be transmitted to the offspring Ideally such inquiries ought to be made before engagement Unconscious selection goes on But it should be more conscious, and undertaken before engagement However, better late than never If the counselling is wise and sympathetic, and if the erroneous sexual notions of childhood and adolescence are not too strongly entrenched, the premarital examination, especially if it is followed up by psychiatric treatment in those cases requiring it, might well be expected to promote marital happiness and harmony not only on the sexual level but on other levels of personality adjustment as well

Moreover, it is quite possible that, if a strong public opinion were built up in favor of premarital examinations, they would eliminate many of our present-day hasty marriages,

especially among the very young. Somehow, hasty, thoughtless marriage and premarital prudence do not seem to go together.

Professor Ray E. Baber, formerly of New York University and now of Pomona College, California, is one of many American college teachers offering courses on marriage who seems to be of the opinion that "The wide practice of such premarital examinations, together with socio-medical instruction, would constitute at least one step toward better marital adjustment" (*Marriage and the Family*, 1939, p. 610). Many medical authorities are of the same opinion based upon their reading and clinical experience.

The disadvantages of premarital examinations seem small and inconsiderable compared with the advantages, personal and social. There is, of course, the time and trouble and cost of the examination. A few premarital clients may have to overcome feelings of privacy or indelicacy. But such is the frankness of modern youth that feelings of indelicacy are less frequently found now than formerly.

Perhaps the greatest deterrent to the rapid and widespread adoption of premarital examinations lies in the newness of the idea. Another lies in the inertia and lack of initiative often met with in the absence of a definite threat to health and life. These are, to be sure, the same difficulties that preventive medicine meets everywhere—public and private indifference. It is difficult to see what can be lost by such an examination, unless the individual has something to conceal.

In a few cases the results may call for a shift in choice of a mate. This may require painful readjustment. But the individual strain is a social gain in so far as the examination becomes general and leads to adverse selection against those with hereditary diseases. In so far as premarital examinations prevent the marriage of those who, on well authenticated medical, psychiatric, and other grounds, ought not to marry or at least ought not to reproduce in the social interest, the examinations are valuable. Certainly, no one should avoid a premarital examination because of fears that the physician will betray the patient's confidence. He will not.

It would certainly be overly optimistic to expect such an

examination to eliminate all or even most of the basic causes of marital disharmony. For example, it cannot fundamentally alter personality or character. It will not make selfish people unselfish, it will not render the inconsiderate considerate, the insecure secure. It will not make the irresponsible responsible, nor the giddy level-headed. It can do only a limited amount to increase the "give-and-take" attitude so essential to a successful marriage. It will not straighten out paranoid, psychopathic, or warped personalities. It will not make those of unhappy temperament happy. It will not increase similarities of taste and of philosophical outlook in most spheres of human activity. In a word, it cannot stabilize or socialize the individual. These things it cannot do. These things it cannot reasonably be expected to do.

On the other hand, a competently given premarital examination may establish physical fitness, it can ascertain the absence of dangerous infectious diseases such as syphilis or gonorrhea, or organic diseases of lungs, heart, and kidneys. It can establish the relative absence of insanity, epilepsy, feeble-mindedness, and point out the desirability of good heredity. Though it cannot possibly eliminate all your fears, it may reduce those caused by ignorance, especially when these relate to health, to the inheritance of genetic defects, or to sexual matters. Pelvic measurements can be taken of the woman, and thus one of the factors in childbearing established. It can allay certain fears in relation to sexual matters. The girl may be unnecessarily afraid of the pain of first coitus or of childbirth. The man may have certain fears of his own. It may discover a condition which would make for infertility, for example, lack of sperms, on the part of the man. This may result in better matching for fertility.

Sexual inhibitions which thwart proper marital adjustment may be somewhat relieved. The examination may also bring to light certain conditions that might cause alienation of affections in marriage. In most cases such an examination will be helpful for the additional confidence it gives, for the assurance that there are no unrecognized and serious medical impediments to the marriage.

It is better to go into marriage with a knowledge of the limitations and defects of the partner, whether they be physical, psychological, or physiological, and, conversely, it is better to know the positive aspects than to rely on guesses or ignorance. The premarital examination is not merely negative but positive. It is so useful in a preventive way that it might be resorted to much more widely than at present with good results for future adjustment and happiness in marriage.

CHAPTER 11

THE WEDDING AND HONEYMOON

Secret weddings and elopement—Parentally approved marriages are happier—Marriage laws—The wedding
—Common-law marriage—The honeymoon

THE wedding is simply a declaration on the part of both parties, before a legally authorized officiant and before witnesses, that they accept one another as husband and wife. It is a civil contract. Many also consider it a religious sacrament.

SECRET WEDDINGS AND ELOPEMENT Inasmuch as marriage is a change in legal and social status, publicity is necessary. Herein lies the essential rationality of the taboo on secret weddings. It is important for the members of society to know where people stand, to know who is the husband of whom, or to know who is the wife of whom. Otherwise there might be great confusion in social relationships. If secret weddings became general, a certain amount of social chaos would result. Throughout the entire history of the human race, there have been three great crises in the life of the individual: birth, marriage, and death. All of these have been attended by a certain amount of ritual and ceremony. In the instance of marriage it is just as important to have attendant publicity and witnesses as to have witnesses to the signing of any other contract. This is not mere legal formality. It is sound social policy. Attention is called to these facts because there probably is an increasing tendency among young people, especially among college students, to resort to secret weddings.

For the same reason that social policy opposes secret weddings, it opposes elopement. Elopements are often associated with secret weddings and may be the result quite as much of

the fuss of relatives who demand a big wedding as from a desire to escape parental opposition. On the other hand, it may be a case of economic pressure. In some communities women teachers who marry are liable to lose their jobs. Short-sighted regulations of this character put a premium on elopement and on secret weddings. When there is parental opposition to a marriage, many couples have found that elopement is the only way out. As often as not they find upon their return home that the opposition gives way, that it was more imagined than real, and that the parents forgive the young folks. When the opposition to marriage is unreasoning and irresistible, elopement may be the only way out, especially if there is every valid reason for the couple to go ahead with the marriage. But ordinarily it is not a proper solution. It would be much better to seek a reconciliation between parents and young people before marriage and have a wedding attended by proper publicity.

As a rule, secret weddings or elopements only store up trouble for the future. Sooner or later it will be necessary either to acknowledge the deception or to go through the formality of a second wedding, and neither alternative is a happy one. At the very outset it is probably preferable to face parental opposition or the economic deterrents, if they exist, and to make a resolute determination to marry according to customary standards, if that choice seems wise on other grounds.

PARENTALLY APPROVED MARRIAGES ARE HAPPIER In an unknown proportion of cases parental opposition to the marriage is a useful brake on romantic enthusiasm, and lays a more enduring basis for marriage, namely, companionship instead of romance. It has lately been shown *that when the parents of both the bride and groom approve a marriage, there is a greater chance of marital adjustment in that marriage*, when one or both parents disapprove a given match the proportion of marriages that attain good adjustment is much reduced, and the proportion of marriages showing poor adjustment is much increased. Chart 6 on the next page illustrates these facts. Burgess and Cottrell collected information on this point from

481 of the 526 marriages they studied. When both parents approved the marriage of their son or daughter, the percentage that attained good adjustment (48.7 percent and 47.4 percent, respectively) was somewhat higher than the average. It is probable that parents lay great stress upon prudential considerations, upon the earning capacity of the young man and the homemaking abilities of the girl. Probably they tend to weigh

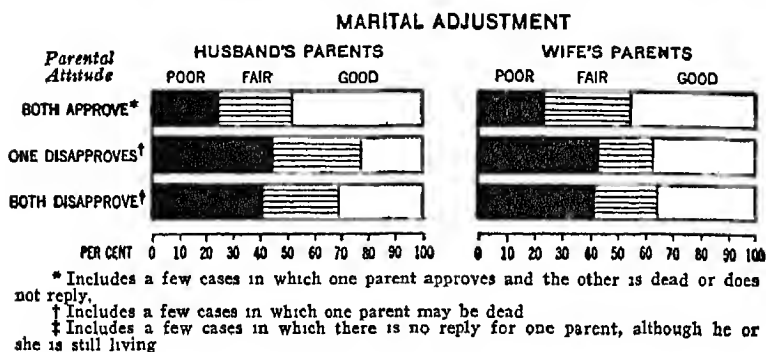


CHART 6.—ATTITUDE OF PARENTS TOWARD THE MARRIAGE AND MARITAL ADJUSTMENT

From Burgess and Cottrell, p. 169

practical considerations more heavily than the young people themselves and to give less weight to romantic factors. So far as this is true, it tends to make companionship rather than romantic love the basis for a marriage. And that promotes marital adjustment and happiness. For, say Burgess and Cottrell, "All the available evidence—age difference between the bride and groom, duration of acquaintance, 'keeping company,' engagement, approval or disapproval of parents—is consistent in its indication that *marriages based on companionship will, in general, result in more harmonious unions than those chiefly inspired by romantic attitudes*" (p. 171).

MARRIAGE LAWS It is highly desirable that those about to marry should have some rudimentary familiarity with the marriage laws of their state of residence. It is important for

the reader to know where to apply for a license, its cost, who may officiate, whether or not there are any impediments to the marriage, either because of blood relationships or for any other reason

The laws of marriage have been well summarized by Dr. Geoffrey May in his *Marriage Laws and Decisions in the United States*, published in 1929 by the Russell Sage Foundation of New York. Although a great deal of this book is couched in legal phraseology, the intelligent general reader will be able to profit by reading the summary of the statutes and decisions relating to his state. And even though there are additions to the state and case law every year, the account is reasonably up to date so far as its usefulness as a reference work to aid the general reader is concerned. May's book ought to be found in all fairly large libraries. He discusses, to take New York state as an example, (1) the marriage license, (2) the solemnization of marriage, (3) the record, (4) other requisites, (5) state supervision, (6) interstate relations and (7) sex offenses and marriage.

Under marriage license there is discussion, for example, of the requirements for a license, the proper person to issue it, his compensation, whether or not personal appearance by the candidates is required, minimum age, parental consent, mental and physical qualifications, the form and record of the license and many other pertinent provisions.

Under the second heading, that of solemnization of the marriage, the compiler takes up the officiant, his credentials, the presentation of the license and the form of ceremony as well as the law of common-law marriage and of irregular solemnization. There is no need to detail the subheadings under the other sections as they vary somewhat for the different states. But perhaps enough has been said to give the reader some idea of the range of practical and valuable information to which he can refer in this useful volume.

A less technical treatise for the general reader is Franklyn Hudgings, *What Everybody Should Know About the Laws of Marriage and Divorce*. In general, readers will find this a fairly reliable and popular account of marriage law. It is writ-

ten by a lawyer, and intended for average people. While not as scholarly a volume as May's *Marriage Laws and Decisions in the United States*, it is eminently more readable

Another interesting, able and readable account of marriage law that may be of interest to the general reader can be found in the chapter (V) on "A Medley of Marriage Laws" in Professor Ray E. Babel's *Marriage and the Family* (New York: McGraw-Hill, 1939) It is concerned with general principles rather than with the minutiae of statutes on this or that

THE WEDDING. The date of the wedding is usually set by the woman because it is wise to choose a day that will not conflict with the menstrual period For the same reason it is unwise to select a date too far in advance If an early hour in the day is chosen, the couple will be able to reach their destination by evening

The conditions of the wedding, whether it shall be large or small, a church or home wedding, and the cost are largely within the province of the woman and her relatives While it is difficult to lay down any general rules, some reflections on these points are in order.

One of the moot points in the discussion of any wedding plans usually hinges on the question as to whether there shall be a large or small wedding Many times questions of social prestige outweigh any sensible motives of economy The bride's parents, who ordinarily bear the cost of the wedding, may want to "make a splurge" even though they cannot afford it Perhaps the poor and rich both tend to spend too much on weddings Extravagant weddings are in doubtful taste Both partners may well question whether the cost of an expensive formal wedding might not be more prudently invested in home equipment or even in home ownership if the place of residence is likely to be certain for some time. Moreover, the emotional and psychological effort of preparing for a large wedding just prior to the additional strains of intimate living together may well be questioned There is a healthy tendency away from the worries and excitement, trials and flurries of the excessively formal and costly wedding And, on the other hand,

there is clearly a drift toward the small and informal wedding with a few intimate friends of the family

Another question that arises is Should the ceremony be religious or civil? Much will depend on the strength of the religious sentiments If the bride wishes a formal church wedding and the groom dissents, it is probably wiser for him to grant her wishes, since that is customary But whether the wedding be solemnized in a church or in a registrar's office, both forms are, of course, equally binding in the eyes of the law. The leaders of the more conservative religious groups, of course, bend every effort to control marriage for reasons which they best understand Control lies, however, in the last analysis in the hands of the state in all Protestant countries, as is evidenced by the fact that priests and clergymen are bound by the laws of the state and the country in question, and are legally obliged, often under penalty, to report their marriages Whether or not an individual wants to subject himself to additional requirements and forms over and above the legal requirements is a matter of preference, custom, cost, and sentiment

A church wedding is ordinarily much more formal, a home wedding more informal Many will think that just as strong a religious atmosphere can be attained at home as in the case of a church wedding—all the religious atmosphere that is desired in these days of increasingly secularized thought. Perhaps so But this observation is relevant The study of success and failure in marriage recently made by Professors Burgess and Cottrell showed that there was a *positive association between having a religious officiant and happiness in marriage*. Those who had a non-religious officiant were less happy on the average Whether this result represents a cause and effect relationship is unknown Perhaps it does Probably it is not the fact of having a religious wedding that makes the difference. It may be rather that people who are so inclined are religious people, and they bring to marriage character traits and attitudes that make for adjustment in marriage

After the ceremony it is wise to follow up the officiant to make sure that he records the marriage with the proper

legal authorities. In some states, not providing a fine for such negligence, there is undue carelessness. This may cause legal difficulties later on. Many have applied for passports, for example, and have found that the fact that their birth was not recorded proved burdensome and a source of extra expense. So it can be with a failure to record a marriage.

COMMON-LAW MARRIAGE. Decidedly different from either the religious or civil marriage is the so-called common-law marriage which involves an agreement to live together without either a religious or civil ceremony. In a common-law marriage, the parties merely live together without a wedding. In the eyes of the law, a common-law marriage develops when the couple gain the common reputation of being married. Thus they do by living together for a certain period, say a year and a day. Sometimes a declaration is made before witnesses, at other times not.

In the past, under frontier conditions, there was more excuse for common-law marriages than there is now. Many humbler marriages of generations ago had to be entered upon without benefit of clergy. On the American frontier there was often no clergyman or law officer available. Couples sometimes declared themselves married before witnesses and then would arrange for a formal ceremony when a circuit rider or other clergyman came to the frontier, perhaps a year or two later. Likewise in rural England centuries ago common-law marriages were customary among the agricultural laborers. But conditions have now changed. The old isolation is much rarer, and the formerly valid reasons for the lawfulness of such marriages have, in general, disappeared. However, approximately half of the American states still permits common-law marriages, but they are increasingly being made illegal.

THE HONEYMOON. The purpose of the honeymoon is to provide the couple with an opportunity to start making their new adjustments under the most favorable conditions. One of these is privacy. Away from the good intentions of overzealous friends and relatives they can start their new life with an

opportunity to adjust to one another before they are required to adjust to all their relatives and friends

The choice of a place is important. Rural people may prefer the city, city folks may find a change in the country. It is perhaps well that the surroundings be new and different but not radically different. Sometimes a very severe change in mode of life, such as a long hiking trip or a camping trip which may appeal to certain very romantic girls, may result in over-fatigue which creates irritations and sets the stage for quarrels. While these are inevitable in the happiest of marriages, reasonable people will want to prevent them to the maximum degree that foresight makes possible. It is prudent to make hotel or inn reservations in advance.

Many people now prefer the automobile to the train as a means of transportation both because of the increased mobility it gives and because of the opportunity it offers for a wider choice of residence. There are also the obvious advantages in handling luggage. Exuberant youth probably has a tendency to take too long automobile trips. A good rule might be to travel less and to settle down more. But, here again, this is largely a matter of taste and of energy.

Some ambitious young men, under the pressure of business and responsibilities, make the mistake of postponing their honeymoon. This destroys its purpose—adjustment under relative isolation. Moreover, it suggests to the wife that the man considers marriage less important than business or professional duties, and induces wrong attitudes at the start of the marriage. The policy of postponing the honeymoon seems unwise unless there are very pressing reasons.

Costs must be adjusted to income. It seems quite clear that just as there is very little relationship between income and happiness in marriage, so there is probably very little relationship between the level of expenses on the honeymoon and the adequacy with which it fulfills its social functions or pleases the individuals concerned.

How long should the honeymoon last? While this may appear at first glance to be limited only by economic circumstances, from one week to a month—at most two months—

should be sufficient. It is in the interests of all concerned that the husband should return to some form of productive employment relatively soon. In this as in other cases prolonged idleness is not conducive to social gain. Probably one or two weeks are sufficient in most cases.

With reference to sex adjustment in the early weeks or months of marriage, it is important to realize that patience, mutual forbearance and generosity as well as tact are called for. While a great deal of nonsense has been written about the importance of delicacy and gradualness of approach on the part of the man and of the enduring shock which male aggressiveness has caused on the part of some women, there is a residue of truth in such claims. More is said on this subject in Chapters 22 and 23. Some utopian writers on sexual matters have advocated no sexual relations for the first few days, but this seems to me fantastic, utopian, and unrealistic. It is only natural and proper that a devoted couple should want to seal their affection with such a rite. The prudish who counsel otherwise must be lacking in normal sexual endowment or in good judgment to take the position a few of them do. It is safe to say that their advice is fortunately not commonly carried out.

On the other hand, men ought to recognize that many women, through false conditioning in childhood, have gained erroneous notions on sexual matters. If so, patience and consideration are called for. The ever aggressive male should be willing, especially in matters of sexual technique detailed in a later chapter, to exercise forbearance and to make his requests gradually, bringing the other partner along to recognize their importance for happy adjustment.

PART B

NOW THAT YOU'RE MARRIED

CHAPTER 12

SHALL WE BUY, BUILD, OR RENT A HOME?

The housing dilemma—Reasons for high cost of construction—*Buying vs Renting*: The advantages claimed for renting—The advantages claimed for home ownership—The balance of account—*If You Decide on Home Ownership*: Who should attempt home ownership?—Selecting a location—Architects and plans—*Means of Financing*: Chief sources—The FHA—Progressive banks—An especially cheap source of money—How much can we afford to pay for a home?—Owning your own home on \$17 a month for 15 years—*Purchasing a Home Already Built*: Tips on purchasing—Testing quality of construction—Homes “built to sell”—Summary of some important principles

THE HOUSING DILEMMA. When an American couple marries and starts looking for housing, what situation do they find? American housing ranges from palatial residences, often out of date, to slum dwellings unfit for human habitation, with a goodly number of homes in the middle range. For persons in the lower-income groups, houses are generally substandard and undesirable. The 1930 census showed that 36 percent of all housing, both on farms and elsewhere, were so obsolete and undesirable as to be injurious to health, safety, and morals—this despite the fact that in normal years we spend 1½ billion dollars on residential construction and another billion on repairs and remodeling. The absolute number of such substandard dwellings is approximately 11,000,000, of which 5,000,000 are located on farms. Seventy-five percent of the latter lack modern improvements.

For those of moderate income—and that includes a minority of those just married—the situation is, of course, better

But even here, young married couples are faced for the most part with out-of-date housing, high costs, and high rents

REASONS FOR HIGH COST OF CONSTRUCTION Why is it that there has been no significant advance in the economies of home construction for 300 years? Why are costs still so high compared with incomes? The reasons for this situation can be sketched only briefly.

Our failure to apply to housing efficient modern methods of mass production as we have applied them to other commodities like automobiles is one of the central reasons for high cost. If a couple is ambitious to build, they will find that, though we live in a machine age in which nearly everything has been Fordized by the economies of large-scale production, housing is still essentially custom built by the craftsman methods of Colonial times, employing the materials of Colonial times, mostly wood, which was then abundant but is now scarce and high in price. They will find that, though we live in a gadget age, in which all the accessories of modern housing are mass produced, we have yet to Fordize housing itself.

But there are other reasons. The localized and seasonal nature of construction is important. Seasonal work and craft construction make wage rates high. Custom causes the carry-over of old methods of construction which have outlived their usefulness. High costs of financing and the prevalence of the short-term mortgage (rather than of the amortized long-term mortgage) have also been factors that have prevented America from catching up with European countries in providing good quality housing at moderate prices for the masses of the population. The monopolistic practices of materials manufacturers and of the trade unions have lately been a subject of investigation by Mr. Thurman Arnold's office. Sometimes the attempts of unions to restrict output and their jurisdictional disputes raise prices. Antiquated restrictions by building codes in many cities have the same effect. High taxation is commonly mentioned. Approximately 60 to 90 percent of the revenue of cities and states is received by taxing land and buildings. Failure to

use architects, often resulting in a false economy, is a minor cause of high costs

The consumer himself is partly to blame. He drives a standardized car, listens to standardized radio programs, reads rural newspapers with syndicated columns, wears standardized clothes, eats standardized breakfast and other foods, and yet protests against living in a home made of standardized parts even though homes can appear widely different.

In another respect the consumer is responsible for the bad housing situation. He often prefers other things to good housing. He shows this by the way he apportions his income. Many people who feel they *must* have a car do not feel they *must* have a good home, rented or owned.

If we can own cars, we can own homes. And yet, many people, when there is a conflict, prefer a car to a home. This is not to condemn them; it is merely to call attention to the fact that one reason why there is not better housing in America lies in the fact that many of us prefer to own cars ahead of homes. We would rather be "on the go" than stay at home.

We in the United States have one car for every four persons, New Zealand one for every nine, France one for every seventeen. In 1939, 2,650,000 people in the United States bought new passenger cars, and the total registration reached an estimated 30,701,000. We have so many passenger automobiles in this country that the entire population, some 132,000,000 people, could be transported at one time.

Increasingly, car ownership has developed among the very people who say they are "too poor" to afford decent housing. In 1922 there were 11,000,000 passenger cars registered in the United States, and owned mostly by people with a weekly income of \$50 or more. By 1928 the number of cars registered had doubled, this great expansion in ownership taking place largely among those with incomes of less than \$30 a week. Certainly by 1938 ownership of automobiles had been so "democratized" that half of the car-owning families in the United States had incomes of less than \$30 a week. (New York Times, July 23, 1939.) Sixty percent of the cars purchased are bought on time, showing that we manage to own

them despite the fact that we have insufficient means to purchase them at the time the transaction takes place. When we complain about the taxation on real estate we might remind ourselves that the tax on automobiles averages \$50 a year and that "it takes nearly two whole weeks' wages of about half of the nation's motorists and averages about one week's wages for most of the rest" (*Ibid*).

It is recognized that many people of low income must, or feel they must, own cars in order to get to their work. Sometimes this is a rationalization. It is also relevant to observe that the price of automobiles has fallen so rapidly that in many cases they do not amount to a great investment. So much, therefore, for the other side of the case. When all has been said, however, it seems clear that all the responsibility for poor housing in America cannot be thrown on the impersonal factors mentioned above. The consumer of shelter bears a certain share of the responsibility because of his attitudes and preferences, because of his scale of values.

BUYING VS RENTING

Undoubtedly one of the major economic problems to be faced in married life is the question. Shall we buy, build, or rent a home? To simplify this difficult problem for the purposes of analysis, suppose we deal first with the advantages claimed for renting, then consider the advantages claimed for buying, and finally, attempt to cast up an account.

Some preliminary observations are relevant.

For the average young couple just entering upon married life, insufficient income will probably make it necessary for them to rent. During the Great Depression following 1929 many young couples "doubled up" in their housing with one of the parents to save rent. This is always unfortunate when required, and should be avoided if possible. When it is necessary for economic reasons, it is probably desirable that some plan should be worked out by which the young couple can have a separate portion of the house as their "domain," and that arrangements be made by the young couple for sharing

their due portion of the cost on an equitable basis. It will be found that clear agreements help in avoiding conflicts.

Most married couples are not able to buy at the outset of married life. This may be just as well, for in the first year or two there are enough adjustments to make without taking on the responsibilities of home ownership. However, as the young married people settle down in the community, as the more fortunate among them feel that they have a moderate amount of security, with a fairly steady income (almost no one has an absolutely certain income, not excepting the rich); and as they develop a willingness and ability to save even a small portion of their income, the question of the relative desirability of owning vs. renting should be frankly and dispassionately examined not only on economic grounds but on the basis of other considerations not exclusively economic.

THE ADVANTAGES CLAIMED FOR RENTING It is claimed that the renter is free to move, to take a better job in a new community, to improve the quality of his housing by moving into a better home without capital investment. It is also clear that the renter, since he has no investment in a property, is not subject to the hazards of increasing costs, to risks in the form of greater taxation, declining property values, the spread of blighted areas. If he has to move, there is no forced sale of property at a loss. There can be no capital loss from inability to keep up regular monthly payments to amortize a mortgage. A renter does not have the care and worry of maintenance. It is also claimed that the renter escapes property taxes. Actually this is not so, he pays them indirectly through rent.

It is unwise to think of rent money as spent money; to think of rent payments as merely a "collection of receipts for which I have nothing to show." By paying rent you also avoid certain expenses of upkeep such as painting, repairs, taxes and depreciation, you avoid the risk on investment, oversight and management of property, etc. Payment must be made for these services as well as for the actual use of the home.

It is claimed that renting is cheaper than owning. Professor Leland J. Gordon in his *Economics for Consumers*

avows that "this claim has some statistical basis in fact" (p 505) He approves the contention of Professor A. F. Bemis of the Massachusetts Institute of Technology, who declares that the cost of ownership is 12.5 percent; that the average return for all property in 1930 was only 11.66 percent, that therefore the renter has, on the average, gained. Before a conclusion is finally reached on this issue, however, that statement needs to be compared with another quotation from Professor Gordon below

THE ADVANTAGES CLAIMED FOR HOME OWNERSHIP It is alleged that (1) home ownership encourages thrift, (2) that it gives a family higher credit standing, (3) that it develops citizens interested in good government, (4) that people who own are better able to get exactly what they want in housing; (5) that ownership is cheaper than renting in the long run

Even if the long-run costs of owning and renting are assumed to be about equal, it may be that renters are not so likely to save as much as owners, who are under the compulsion of setting aside a certain amount monthly

There seems to be no answer to the argument that ownership improves credit standing. Whether ownership necessarily induces any better citizenship than renting is a debatable point. It yet remains to be shown, though the argument is commonly heard, that owners keep a more watchful eye on governmental expenditures, on the quality of schooling and on government generally. Ownership may also make some people unduly conservative. It is also debatable that ownership enables people more effectively to get what they want in housing. Perhaps they may get this more easily by moving as renters. Sometimes individuals who plan to build a house according to a carefully-thought-out pattern find that they do not get exactly what was anticipated.

Professors Gordon and Bemis conclude that owning is no cheaper *in the long run* than renting. "Properly regarded as an economic investment," says Professor Gordon, "the costs of buying the services of a house, whether owned by the occupant or by another person, are essentially the same in the long

run On a strictly comparative basis there might be a margin in favor of ownership equal to the administrative costs for which the landlord must in the long run secure reimbursement." (p 499) The popular belief has grown up that owning is cheaper than renting because the average owner does not count all his costs Rarely does he realize that if his investments were in sound securities they would also be earning an income for him Moreover, few private owners include a charge for depreciation Such methods of accounting are financially unsound.

THE BALANCE OF ACCOUNT From the standpoint of *economics alone*, therefore, owning versus renting is largely a toss-up *The decision must be made on other grounds*

There is a certain subjective satisfaction and pride in ownership, if you want to bear the headaches as well as the joys In a period of declining prices, renting ordinarily has advantages over ownership The renter gains by avoiding depreciation and high taxes, all of which the owner may not be able to pass on, owing to the competition created by vacancies Correspondingly, in a period of rising prices, in a period that is improving from the real estate point of view, ownership may be an advantage because it may offer capital gains, and because costs may not mount so rapidly for the owner as for the renter.

Another reason for buying rather than renting may be this The kind of housing you want may not be available in the community or in the area where you must live In that case, building a new house may be necessary It may also be necessary to build to get proper housing near your work If building seems desirable, it is a good idea to undertake it during a depression, if possible, and to hold off during building booms Lower costs are likely to be achieved in that manner.

It may be desirable to own rather than to rent in order to gain social status in the community This may be particularly important for professional or businessmen.

Those who like newness and up-to-dateness in a home may find it necessary to build in order to get these features. Rarely are new homes built to rent.

Lastly, in favor of home ownership, it may be said that recent scientific studies suggest the conclusion that there is a positive association between home ownership and good marital adjustment. (See Chart 7) It has even been found that young couples who merely *plan* to buy a home stand a better chance of good adjustment in marriage than those who do not plan to do so. It is not yet clear just why this association exists. But it seems to be a fact. It may be that those who own their

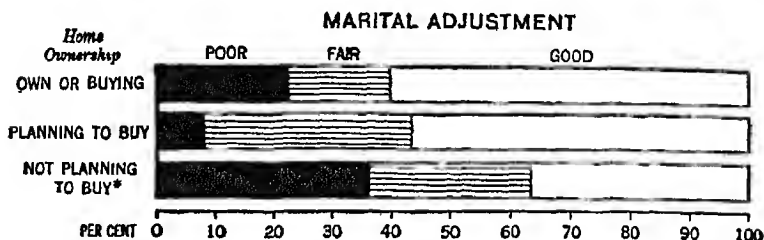


CHART 7.—HOME OWNERSHIP AND MARITAL ADJUSTMENT

From Burgess and Cottrell, p 254

own homes or who plan to purchase one are more than ordinarily prudent, thrifty, self-confident, and self-reliant. These traits are apparently associated with marital happiness or adjustment.

IF YOU DECIDE ON HOME OWNERSHIP

Let us assume now that it has been decided to purchase a home. Many will want to build. Probably the majority will purchase a home that has been built for some years. A few will buy houses recently constructed. We shall first take the reader through the various steps that he will need to consider in connection with new construction, and then take up certain factors that need to be borne in mind when purchasing a home already constructed.

At the outset it is important to ask. Who should attempt home ownership? Is ownership for all? What location should be chosen? How much can a couple offered to pay for a home in terms of annual income or in terms of rent now being paid?

What are the possible means of financing? Are there any unusually cheap methods of financing not generally known to home purchasers? What are the preliminary steps in arranging for the purchase of a home already constructed? How can the quality of construction be tested? These are by no means the only problems that need consideration, but they are among the most important, and all we have space for in this brief account. The reader will be directed to other sources of information as we proceed

WHO SHOULD ATTEMPT HOME OWNERSHIP? This is difficult to answer because foresight is never so reliable as hindsight. But in general, only those should undertake home ownership either by the purchase of a home already built or by letting a contract for new construction, who have a fighting chance of meeting their obligations. Home ownership presupposes at least a fairly predictable and steady income, a reasonable lack of mobility, and a willingness to save some portion of the family income. Otherwise there may be serious capital losses. Too many people go into home ownership without due consideration of long-run factors. If the above conditions cannot be met, it is preferable to rent.

Home ownership has substantial hazards for the great majority of working men. Their incomes are neither sufficient nor steady enough when sufficient. A great deal of sentimental tosh has been written on the desirability of home ownership. Two authorities on labor, Professor Paul H. Douglas and Dr. Aaron Director, conclude that "It is in fact very doubtful whether, in view of the present uncertainties of industry, it is wise for most manual workers to attempt to own their own homes." It substantially reduces their capacity to move about to a better job. Moreover, lack of mobility tends to lower wages. And the uncertainty of income of many workers is an established economic fact. Yet taxes and costs of upkeep go on just the same, whether the worker is employed or unemployed. Professor Bemis thinks that the average worker can afford no more than \$300 a year for housing. This is about 19 percent of the average wage (\$1,600) earned in 1929. With \$300

to spend annually for shelter, members of the working class could afford to rent houses costing no more than \$2,000. Yet the average post-war home costs from \$4,000 to \$5,000. It is therefore clear, as Professor Gordon says, that "the cost of housing in relation to family income is too high. Also the cost of housing is too high as compared with other things. As a consequence *there has been practically no change in the percentage of families owning their own homes in the last forty years*. In 1930 approximately 48 per cent of homes were owned, as compared with 52 per cent which were rented" (p. 487). In order to rent a \$6,000 house the average wage earner would have to spend from 40 to 60 per cent of his income for shelter. Obviously, the American working class cannot get good housing until costs are reduced or incomes raised.

SELECTING A LOCATION. Though it is desirable to give careful thought to the selection of a location even when renting, this is even more important when purchasing or erecting a home, owing to the permanence of the capital investment. Many factors must be given weight in choosing a location. If there are children of school age, the quality of the neighborhood will in no small degree determine the play and recreation groups of the children. In some measure it may even determine their character. Is there heavy automobile traffic in the neighborhood? Must the children frequently make crossings on dangerous highways? Are schools, theatres, churches, playgrounds and neighborhood stores readily accessible? Is the neighborhood deteriorating or improving socially and economically? Is the district zoned for residence? Are there restrictions on the value of houses that may be built? Is the proposed new home conveniently located in respect to the husband's work? If it must be far away, how are the transportation facilities? It all too frequently happens in the United States, especially in large industrial cities, that the workers live on the opposite side of the town from where they work. This consumes many needless hours in transportation, and is expensive. Such waste is mainly due to a lack of city planning.

Many people make the mistake of buying an unimproved

building lot in an isolated area because it is cheaper. They overlook the fact that the purchase of a lot in a location where there are no electric lines, gas mains, sewers, where there is an absence of paving and other improvements, is sheer speculation. The purchase of an unimproved lot with a view to future building is not likely to be wise. There are definite advantages in the purchase of a lot so located if the district is zoned or protected, and it is in a location where the homes already built conform to the tastes and standards of the new home owner and his family. Unimproved lots frequently deteriorate in value and the purchaser of them must take not only a capital loss but a loss on taxes paid in the interim.

ARCHITECTS AND PLANS It is ordinarily wise to ask your architect to assist you in the selection of a site. People who have little experience in such matters are often unimaginative. The architect's skill and experience may just as well be used even in this initial stage. His fee of 4 to 7 percent of the cost of new construction will probably save money as a result of his knowledge of plans, materials, etc., and his supervision of the erection of the building at various stages. Moreover, the architect will be able to draw up the plans in terms of the amount of money available, the nature of the site and in terms of the needs of the owner.

MEANS OF FINANCING

CHIEF SOURCES. About half the homes occupied by their owners in the United States were constructed on credit. The chief sources of money in the past have been Building and Loan Associations, insurance companies, and savings banks. In 1931 these lenders furnished 31 percent, 30 percent and 23 percent, respectively, of all real estate loans. More latterly the FHA (Federal Housing Administration) has entered the picture.

Building and Loan Associations are really cooperative banks. A borrower, in order to secure a loan, must become a member, and subscribe for shares of stock on a basis of

monthly payments. A rather high rate of interest is paid on these installment contributions toward the purchase of stock. In order to encourage prompt and regular payment, small fines are imposed for tardy payments. The idea is to subscribe to enough shares of stock to cover the loan when needed.

Insurance companies will commonly make loans up to 50 percent of the value of the house and lot. Mortgages usually run from 10 to 15 years, and payments are made monthly, quarterly, or semi-annually in order to reduce the amount of the loan. Savings banks will ordinarily lend about the same amount as insurance companies, but they rarely require amortization of the loan, that is, regular reduction of the principal, because it involves trouble to keep re-investing money.

Building and Loan Associations will ordinarily lend a higher percentage of the value than a bank or an insurance company. Their interest rates on deposits are also ordinarily higher than the rate for deposits in savings banks. Many of them also insure deposits through the Federal Deposit Insurance Corporation (FDIC), just as many savings banks do.*

THE FHA Another good source of financial help for the erection of an owner-occupied home is a loan from the FHA, which can be secured up to 90 percent of the value of the house and lot. But it has to be an owner-occupied house, and not built for speculation or renting. The interest rate, formerly $5\frac{1}{2}$ percent, has recently been reduced to 5 percent overall ($4\frac{1}{2}$ percent for the use of the money and $\frac{1}{2}$ percent for insurance). The extra $\frac{1}{2}$ percent may well be worth the cost because of the repeated and severely critical supervision carried

* By the way, several thousand savings banks are still not members of the FDIC. Is your bank a member? If not, why not place your savings where they will be insured up to \$5,000 by the federal government?

During the first half of 1939 the FDIC paid depositors for insured savings accounts \$64,000,000 they would otherwise have lost had there been no savings deposit insurance system. Since the founding of the system on January 1, 1934, \$141,000,000 have been paid out. It is estimated that some 70 percent, or \$100,000,000, will be recovered from the banks by the government (New York Times, August 14, 1939). The high rate of loss for the first half of 1939 was a hang-over due to the bad condition of certain banks that could not be salvaged from the crisis and "bank holiday" of 1933.

out by inspectors of the FHA during the course of construction. It is cheap insurance against securing a jerry-built house. Application can be made through builders or through certain savings banks cooperating with the government in a program for the encouragement of home ownership and the revival of the building and other trades.

One outstanding advantage of an FHA loan, in addition to the modest interest rate and the greater security in quality of construction, is the fact that the mortgage may be amortized over a period as long as twenty-five years. The monthly payments cover not only part of the principal, but interest on the loan, taxes, and insurance. Mortgages of the older type are more risky as a rule than the self-amortizing mortgage since unemployment and prolonged illness may lead to the loss of your property if demands for large sums can be made suddenly. This is less likely to happen under the self-amortizing mortgage. Such a mortgage, unlike a fixed-period mortgage, has the important provision that the main sum cannot be called in as long as you keep up your payments with reasonable regularity. And eventually you own your own home. With modern long-term financing it is possible to buy a home almost on a "shoestring." It is more advisable, however, to put down an amount as substantial as possible, with due regard to immediate family needs or crises such as illness, the advent of another baby, etc.

The reduction in the interest rate made by the FHA is a step in the right direction. This reduces the total monthly payments toward the purchase of a home to slightly less than \$6 for each \$1,000 of the mortgage. As already indicated, this includes payment on the principal, interest, and the mortgage insurance premium. Thus on a \$5,000 mortgage you will pay somewhat less than \$30 per month over a twenty-five year period. This is cheaper than you can rent a home in many locations except in slum tenements or poor and deteriorated neighborhoods; and the home will be yours at the end of that period.

PROGRESSIVE BANKS An even cheaper source of money than the FHA or a Building and Loan Association, if you

live in or near New York City, are certain banks, led by men of shrewd business insight and with enough social wisdom to see the business and social possibilities in reducing the interest rate on building loans to $4\frac{3}{4}$ percent. Among the banks in this group are the Bowery Savings Bank and certain banks in Manhattan and on Long Island. At the time of writing (July, 1939) I do not know of other banks throughout the country performing the same service. Doubtless there are others, and they could probably be discovered upon inquiry. (Most banks make mortgage loans only within a limited geographical area in which it is convenient and possible to supervise the property on which loans have been made and risks taken.) It would serve not only the borrower's interest but the general community interest if readers needing funds for building would let their savings bank officers know what the officials of a few progressive and sound banks, like the Bowery Savings Bank, are doing. It is quite probable that as bankers learn new ways of placing their funds in safe and productive employment; as they gain in civic responsibility and social as well as banking wisdom, they will follow the lead of these New York bankers. In the meantime the reader can do his bit to improve housing no more effectively than by using his demand for money in such a way as to create pressure on lenders to catch up with a wholesome and much overdue trend.

By exercising diligence in a survey of the loan market the consumer may save as much as \$1,000 or \$2,000 over twenty years on a \$7,000 to \$10,000 house. If you think this is an important economy to make, do not make the mistake of taking the first money available. One of your greatest economies can be made, not by skimping construction or avoiding the employment of an architect, but by getting the low interest rate that you as a free-born American citizen, in a capitalistic economy in which money lenders are competing for the employment of their capital, ought to have.

AN ESPECIALLY CHEAP SOURCE OF MONEY. The cheapest source of loans today, so far as I know, is to be found in certain New York banks, often but not necessarily operating

through brokers, willing to make loans on life insurance collateral at a very low rate. The current rate when a broker is used is about $3\frac{1}{2}$ percent, or the current bank rate of $2\frac{1}{2}$ or 3 percent, plus $\frac{1}{2}$ percent or 1 percent service charge. The brokerage fee may be saved by dealing directly with New York City banks. Of course, you may also borrow through the life insurance company itself at 5 or 6 percent, more usually the latter. But it is more economical to borrow from a rapidly lengthening list of banks, or their brokers, by using insurance assets as collateral, by borrowing against the legal reserve of your policies.

Why have these lenders grown up? Loans to policyholders have become such a source of high profit for the investment bankers known as insurance companies—increasingly the insurance companies, as we shall see in Chapter 17, have gone out of the field of the insurance business and into the investment banking field—that New York City banks and perhaps banks elsewhere are now entering the loan market to get what they can. There is so much money looking for secure investment today that the banks have decided to “cut in” on the “gravy” that insurance companies have been making by charging you 6 percent for the use of your own money, and on a loan that is perfectly secure.* It is not a compliment to American business acumen that this step has been so long delayed. It should have come years ago—but better late than never.

The following banks or brokers will arrange such loans

- (1) Hudson County National Bank
Journal Square
Jersey City, New Jersey
- (2) William A. Gray Company
136 William Street
New York City
- (3) Arthur Zimmet
25 West 43rd Street
New York City

*As I have said elsewhere in this book, the highest rate of return earned in recent years by the 26 largest legal reserve life insurance companies in the U.S.A. has been earned on their policy loans.

YOUR MARRIAGE

- (4) Insloan, Inc.
342 Madison Avenue
New York City
- (5) Kinney & Co
76 Beaver Street
New York City
- (6) Centre Associates
565 Fifth Avenue
New York City

A person desiring to make such a loan applies to a New York bank or to one of the brokers above for an application blank. He fills in the papers and returns them. The lending bank then checks up with the insurance company, makes the loan, paying off to the insurance company any outstanding loan on the policy, if one already exists. Such a loan is renewable at the end of each year, though the future rate will vary as the prevailing bank rate varies. The loan may be more or less permanent. In case the insured person dies, the face of the policy is payable minus the loan and accumulated interest. Deposit of the policy or policies is required by the lending banks, but a receipt is given.

The use of such sources of money need not, of course, be restricted to construction. People who have equities in life insurance will find this the cheapest source of loan money available for sudden medical bills or other sound purposes. It is much better for the consumer to borrow on his own equities than to resort to loan agencies.

One disadvantage in seeking cheap money through the New York banks is the fact that many of them will not bother with small loans. As a general rule, there is a minimum of \$1,000 or \$500 on one policy. This service is, therefore, of little use to the small borrower. However, the Hudson County National Bank and Arthur Zimmet have no minimum requirements. The same is true of a few banks. Local inquiries should be made. Perhaps because the rate is low some lenders cannot afford to handle the papers and do the clerical work on small loans. Also they may want to skim the cream off the loan market. If the service grows it will perhaps pay to extend it.

to borrowers of smaller amounts and to remove the restrictions now adopted by some banks.

Another limitation on this service is the circumstance that the average young married couple does not have sufficient equity in insurance to be able to secure such a loan. Those starting out in married life rarely have had their insurance long enough to build up sufficient policy reserves. But for those farther along in life and who have such built up reserves, the plan has considerable merit.

Those in middle life who are paying high mortgage rates ought to consider the advisability of using their insurance reserves as the basis for a loan to pay off an existing mortgage, if the interest rate is high enough to make the change worth while. As is the case with any loan, it will be a strain to pay it off. But it will be still harder to repay a loan with a greater interest burden. There is pressure to pay off a self-amortizing mortgage regularly. There is no such pressure to repay a loan on life insurance reserves because they ordinarily grow larger with time. It may take strength of character, therefore, to liquidate such a loan. But as long as interest on the loan is met and premiums paid there is no danger of losing the policy. But the loan reduces the amount of life insurance protection to beneficiaries. Your other equities, however, as in a house, should increase by a still greater amount, if there has been wise investment in the house.

HOW MUCH CAN WE AFFORD TO PAY FOR A HOME? This has been variously estimated by different thoughtful students of the problem. The answer may be stated in terms of the annual income, or in terms of the rent now paid. Much will depend upon how conservative you want to be. Those who move but little, and who are in occupations providing a steady income, can afford to take a greater chance than those whose income fluctuates or who frequently change jobs.

What proportion of annual income should be paid for a home? An earlier government publication used to advise a range of from $1\frac{2}{3}$ to $2\frac{1}{2}$ times the annual income. Professor Gordon states the lower limit at 1.5 times the annual income,

and the upper limit at 3 times the annual income. The FHA, basing its estimates on the newer, improved possibilities of financing over a long term with a self-amortizing mortgage, now recommends 2 to $3\frac{1}{2}$ times the annual income. Ordinarily, the couple should have saved at least one-fifth, or about 20 percent, of the cost.

Let us state the matter now in terms of rent paid. A family paying one-sixth of its monthly income for rent may well be able to devote one-fifth, one-fourth or even more for the purchase and maintenance of a home. For the payments include some savings as well as an equivalent of rent. One-fifth is perhaps a more prudent allowance than one-fourth.

If you cannot purchase the "ideal" home desired, it may be well to modify your requirements. It is unwise to purchase beyond your standard of living. But it is likewise unwise to purchase a home that is too small, or to purchase one in an unsatisfactory neighborhood in an effort to economize too much.

In financing it is well to put down as much cash as possible. This will not only save you carrying charges and interest, but, other things being equal, will reduce the chance that you will lose your home in periods of adversity. People should not build a home that is too costly out of pride or in an effort to gain social prestige. The cost should not be so great that it will force the family to neglect proper nutrition, adequate medical care, a reasonable amount of low-cost insurance for the breadwinner, preferably in the form of *annually-renewable* term insurance, a certain sum for recreation, for vacations, and for worthy charities. People can get oversold on housing as on life insurance or anything else. If so, equity in the home may be lost during an emergency, such as unemployment or prolonged illness. Appeals to sentiment which induce people to buy homes when they should remain renters do not serve well the long-run interests of the community. Uncritical patrioteers may deny this. But it is a fact just the same.

What a couple can afford to pay for a home will depend on a large number of circumstances, among them the following: the amount of money borrowed, the rate at which the

principal must be paid off, the level of the interest rate, the number of family dependents, and other family expenses

It is well to ask yourself the following questions

- (1) What is the annual income? Is it relatively steady or does it fluctuate?
- (2) Is anyone else in the family able to earn an income in case of unemployment or prolonged family illness?
- (3) Is the owner rather secure in his position, likely to hold his job during periods of reduced employment?
- (4) How much does the family pay in rent at the present time?
- (5) How much has been saved to date?
- (6) How much can be saved in the future from the family's entire annual income?
- (7) In the light of these facts, how much can the family afford to pay down now and how much annually for amortization of the mortgage, repairs, taxes, upkeep and general maintenance?

The table on p 176, which is more conservative than FHIA requirements, shows the relation between the annual income, value of home, and typical annual expenses for a house and lot when 20 percent of the total value is put down as a first payment. This table is extracted from a conservative governmental pamphlet mentioned in the note on p 176

The amount of the loan necessary with a 20 percent down payment is given in Item 4 (Item 1 minus 3) The total annual expenses (Item 7) is the total of Items 5 and 6. Local taxes ordinarily amount to $1\frac{1}{2}$ to $2\frac{1}{2}$ percent of the market value of the house and lot Fire insurance runs to about $\frac{1}{2}$ of 1 percent of the market value of the house without the lot Annual maintenance or upkeep is usually estimated at 1 percent of the value of the house alone Naturally these figures vary somewhat with the age and quality of construction and with the degree of attention the owner gives the house in maintaining it The estimates for Items 5 and 6 are rather generous Taxes, insurance, and maintenance together run to about 4 percent of the market value of the house and lot Note that the total annual expenses do not include gas, electricity, fuel, water, tele-

TABLE 1

INCOME, VALUE OF HOME, AND TYPICAL ANNUAL EXPENSES FOR HOUSE AND LOT*

(Cash Payment of 20 Percent of Total Value)

	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
1 Value of house and lot	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
2 Annual income	1,200 to 1,800	1,600 to 2,400	2,000 to 3,000	2,400 to 3,600	2,800 to 4,200	3,200 to 4,800	3,600 to 5,400	4,000 to 6,000
3 First cash payment (20 percent of value)	600	800	1,000	1,200	1,400	1,600	1,800	2,000
4 Amount of loan (1 minus 3)	2,400	3,200	4,000	4,800	5,600	6,400	7,200	8,000
5. Interest and amortization (12½ percent of loan)	300	400	500	600	700	800	900	1,000
6 Estimated taxes, insurance, and upkeep	120	160	200	240	280	320	360	400
7 Total annual expenses (5 plus 6)	420	560	700	840	980	1,120	1,260	1,400
8. Approximate savings included in above total (first year) ...	150	200	250	300	350	400	450	500
9 Expenses comparable with rent (first year)	270	360	450	540	630	720	810	900

* From J M Gries and J F Taylor, *How to Own Your Own Home* Washington, D. C., Supt of Documents Five cents in coin

phone, new improvements of the owner, and special tax assessments against the property. Note also that financing charges will be cut down later as the monthly payments help to reduce the amount of the principal. On the basis of the above table, if payments are made regularly, the debt will be cancelled in about twelve years.

Under the new FHA regulations payments may be made over a period as long as twenty-five years. While this adds to

the interest charge, it makes payments much easier for people of limited incomes. The FHA will also make arrangements for a down payment as low as 10 percent of the total value including the value of the lot. Moreover, until the days of the FHA, it was not considered wise to put down less than 20 percent. It still may be prudent to make an initial payment of at least 20 percent, if possible, even though you may be able to get a loan of 90 percent of the total value. Some people have bought a home on a "shoestring" and pulled through periods of unemployment and illness, but the risk is considerable. Incidentally, it may be mentioned that, though budget keeping is desirable under any circumstances, it is particularly necessary when purchasing a home.

Until the days of the FHA it was also considered good practice to pay off the indebtedness within fifteen years or even less. But this did not mean that a mortgage should not be made for shorter periods and arrangements made for a renewal when it falls due. In periods of high interest rates (not the present time) there was some advantage in having a short-term mortgage if there was a good prospect of being able to renew it at a lower rate.

OWNING YOUR OWN HOME ON \$17 A MONTH FOR 15 YEARS By a new supplementary plan which became effective September 1, 1939, the FHA has now arranged for the financing of homes costing not over \$2,500 by a down payment of only 5 percent. The new program is not intended to displace the regular FHA program, but to supplement it. It is designed to help families with incomes ranging from \$900 to \$1,500 annually. This plan should be particularly useful in small towns and rural areas where construction costs ought to be relatively low or in the South where these conditions prevail and where heating plants are often unnecessary. Not only is the down payment smaller than under the regular FHA program, but the requirements as to neighborhood and zone restrictions are not so strict as for the higher-priced construction financed by the FHA. While these restrictions are ordinarily necessary to prevent the loss in value of the home because of

the deterioration of a neighborhood, making it less desirable as a residential community, this protection is less necessary with lower cost homes. It is hoped that the new plan will be useful also for the financing of homes and cottages in resort areas. As this account is being written (August, 1939) it is expected that some 5,000 lending institutions will cooperate with the FHA in this program. The marked advantages of the new plan for people of low incomes will be appreciated when it is realized that the payments on a \$2,000 mortgage under this new plan, excluding taxes and fire insurance, would be less than \$17 monthly, or about \$4.25 a week. This may offer some salvation for the working class, who, up to now, have been in a tight fix with reference to housing. But only time will tell whether this paper plan transforms American housing conditions.

When undertaking new construction you will find it highly desirable to have explicit written agreements regarding financing and building, careful attention being given to legal details. Even honest contractors die, and the executors of his estate may not carry out all the terms of the owner's expectations if they have not been made explicit in an agreement or a contract.

No individual about to buy a home, whether it be a low-cost home or a high-cost home, can afford not to purchase the important and inexpensive government publication, *How to Own Your Own Home A Handbook for Prospective Home Owners*, by John M. Gries and James F. Taylor.* (Published by the U. S. Bureau of Standards, U. S. Department of Commerce. It may be obtained from the Superintendent of Documents, Washington, D. C., for five cents in coin. It is briefly known as BH 17.) This twenty-six page pamphlet offers a great deal of sound advice on financing, on general property considerations, on house plans, and quality of con-

* Since the above was written, this pamphlet has gone out of print. It is to be hoped the government will bring it up to date. If not, it may be consulted in so-called "libraries of deposit," which receive government publications regularly.

struction, on relations with contractors, and on maintenance costs and expenses. It also offers much sound advice on what to look for when purchasing a home already built. It is, all told, the biggest five cents' worth in value that a prospective homeowner can ever hope to purchase. That it is not more widely known and used is unfortunate.

PURCHASING A HOME ALREADY BUILT

So far we have assumed that, when you have decided to purchase a home, you let a contract for new construction. As a matter of fact, when people buy a home, they usually purchase one erected some years before.

The purchase of a home built years ago raises different problems. In addition to the usual questions of location, finance, type of construction wanted, architecture, there are two central problems: (1) seeing that the construction is sound, (2) seeing that you do not pay a price that is too high. It is not possible for reasons of space to enter into the details of these matters. But certain general suggestions will be offered, and the reader then directed to more extensive sources of information.

TIPS ON PURCHASING In making the purchase of a home already erected it is advisable to draw up a purchase offer or sale contract before the actual transfer of the property. In such a written contract the buyer agrees to pay a certain sum for the property provided that the following conditions are met: (1) that a good clear title is furnished; that back taxes have been paid, and that there are no liens or encumbrances on the property and no objectionable easements, (2) that the owner keep the property insured against fire loss until new protection is arranged immediately upon transfer, (3) The sale should be conditioned upon the buyer's being able to secure a satisfactory loan. It is also highly desirable that there should be an agreement in writing with reference to movable property. Who is to have the stove, window shades, linoleum, etc.? Are you satisfied that the boundaries are correct and as described? It is

probably desirable to hire the services of a good lawyer who, as well as any bank lending money, will want to make certain of the title. There are some advantages in having the title in the names of both husband and wife, in case one should die.

TESTING QUALITY OF CONSTRUCTION After financing and other preliminaries have been arranged, it is important to see that you get your money's worth in the actual construction. If there is a doubt about the quality of a home you may be thinking of purchasing, it may be wise either to have it checked over by a builder or contractor, or to rent it for a year on an agreement with the owner that, if you decide to purchase it, allowance will be made for the back rent paid after deduction for taxes and other necessary charges such as repairs. By living in the house a year, you may discover certain defects or limitations that did not appear on inspection. You can ascertain more certainly the annual heating expense, whether or not rooms are conveniently located, whether the kitchen is intelligently arranged with reference to the dining room, and similar matters. Any one of a number of defects may appear. The foundation may settle because it has been built on filled land. The rain gutters may collect ice in winter or the plumbing show defects not at first evident. These are merely examples of what may turn up as you live in a house. Conceivably they may affect the decision to buy. On the other hand, they may be trivial and easily remedied. At all events, if you follow this more prudent procedure, buying a home already erected will probably be more cautious and intelligent than it frequently is.

It is desirable not only to test the quality of construction by seeking the advice of a competent contractor, or by living in it before purchase, but it is important to get a fair appraisal on the value of the property. Disinterested real estate experts are a good check on the price asked by the owner and the estimate made by a reliable contractor. Another check is the amount a bank or Building and Loan Association will lend on the property. If only 40 percent of the value will be lent, you may be certain that the price is too high.

If there is to be extensive remodelling, it is economical in

the long run to employ an architect. Bear in mind also that remodelling charges have an uncanny capacity to exceed the original estimate. It is not uncommon for the final bill to be from one-third to double the original estimate.

HOMES "BUILT TO SELL." A word should be said about homes "built to sell." No one wants to go through life being suspicious of everybody. On the other hand, it is an established fact that the construction of many homes "built to sell" is of a doubtful character. Many are jerry built. The suggestions already offered are relevant here: The advice of an independent builder or contractor in whom you have confidence may be worth securing. You should be particularly cautious about developments built in boom times in isolated areas because there may be future assessments for streets, sidewalks, sewers, etc. On the other hand, some people, when they enter the market for new construction, prefer to "see what they are getting," so to speak. But *do* they see what they are getting? The average person does not know enough about methods of construction. Women are unduly impressed by laundry chutes, ironing boards that pull out of walls, an attractive looking laundry tub in the cellar. These may all have a certain importance, but, in the main, they are superficial features. Just as people purchasing an automobile are often misled by the shape of the hood, an attractive dashboard, the amount of chromium plate used, rather than riding quality, miles per gallon of gasoline, etc., so many people, when they look at new houses for sale, are often unduly impressed by superficial features. Actually, the only way to make certain of good construction in a house is to have a trained supervisor, such as an architect or builder, follow the construction at every stage. That is usually impossible because the homes people look at are already built.

If the above steps are impracticable for one reason or another, the individual about to purchase a home already built should at least familiarize himself with the fundamentals of good construction. The FHA distributes certain pamphlets instructing contractors and builders on minimum requirements, and the reader will find the following governmental publication

an extraordinarily good value · *How to Judge a House* (Government Printing Office, Washington, D C, 85 pp 10 cents Obtainable by writing the Superintendent of Documents, Washington, D C, and enclosing 10 cents in coin Stamps not accepted.) You may also read C V Smith, *The New Home Owner's Handbook* (New York Modern Age Books, 1938, 204 pp, 75 cents)

SUMMARY OF SOME IMPORTANT PRINCIPLES We may now attempt to summarize briefly a few important principles that have been stressed in this chapter. It is, of course, impossible to mention all of them.

Weigh carefully, with an emphasis upon long-run factors, the advisability of renting vs. owning If you decide to purchase, determine to get your money's worth Do not economize by failing to employ an architect Make lenders compete for your borrowing. Determine to get money at the lowest possible rate available. Remember, however, that there is something to be said for the slightly higher rate required by the FHA in its construction The supervision of construction may be worth the difference, unless you have an architect in whom you have confidence In that case it may be cheaper to use life insurance collateral, if you possess assets in that form Be satisfied with nothing less than a self-amortizing, long-term mortgage Remember that on strictly economic grounds there is little choice between buying and renting The decision must be made on the basis of other factors The whole subject is highly controversial, and it would be unwise to permit yourself to be swept away by the devotees of either position While home ownership, especially for the working class, and for those of unsteady income, involves greater risks than renting, those who can meet certain fundamental requirements already mentioned will find that home ownership brings certain enduring satisfactions

CHAPTER 13

SHOULD WIVES WORK?

Economic factors and desire for early marriage—Growing ambition of women—Why do married women work?—Recent reaction against the employment of married women—Inadequate pay—Obstacles and difficulties

AFTER studying the problems of American youth for many years I cannot help having the feeling that many of their problems would be solved if we could somehow "catch up with the savages" and promote more general early marriage. This, too, is clearly the desire of youth itself, but they feel hemmed in on the one side by economic insufficiency and immaturity, and, on the other, by a natural desire for a normal love and sex outlet.

ECONOMIC FACTORS AND DESIRE FOR EARLY MARRIAGE

From one point of view, therefore, the increasing gainful employment of women may be considered an unconscious adjustment to this conflict. And, in view of the fact that the problem still remains largely unsolved, it seems highly probable that we shall be in for far-reaching changes in the decades to follow.

In fact, recent social changes have profoundly modified the economic adjustments in contemporary marriage. The modern American family or home is no longer the well-knit, interdependent, economically productive unit that it formerly was, especially in Colonial times. In those days, not only were the economic functions largely home centered, but many others as well—the religious, the protective, the affectional, and the reproductive. Nowadays, all of these functions, except the affectional and the reproductive, have been largely transferred to other institutions. Moreover, the rise of the Industrial Revo-

lution, accompanied as it was by the industrial employment outside of the home of large numbers of women, has induced the growing independence of women. This has necessitated new adjustments in the family. Many young women who were accustomed to employment prior to marriage, are used to handling their own money with a minimum of interference. Hence, they bring new attitudes to marriage. Compromise is needed if harmony is to be achieved.

There has, however, been too much stress on social changes influencing the family and not enough upon the continuity of certain of its functions. For example, marriage still represents a division of labor. The wife and mother still takes care of the home and children. Husband and wife cooperate in their different functions. Throughout the entire evolution of the human race there has always been a division of labor along sex lines. The fact that this is not commonly realized complicates, if it does not actually cause, many of our present-day marital problems. We are all familiar with cases, in these days of the declining birth rate, of married women without children who are reluctant to make themselves either economically productive or civically useful. But for every such case one can undoubtedly find another case of women who combine gainful employment with family responsibilities because of their sacrifice and devotion to the general family interests.

The question of whether or not the wife should work after marriage will ordinarily be determined during the engagement period. In many cases, the marriage itself will be dependent upon the young woman's continued employment. In other cases, however, some men dislike to permit their wives to work lest others think that the husband is unable to support her on a proper standard of living without her cooperative effort. This is an instance of sheer egotism that interferes with marital adjustment in some cases.

In working out the adjustment toward the gainful employment of the wife after marriage it is important to realize that some women, in the enthusiasm of courtship, may underestimate their desire to work after marriage. If the husband then insists upon holding the wife to a prior agreement, trouble

may lie ahead. It is probably better all around to re-open the issue frankly, to explore its various implications and to hit upon some workable compromise. An adjustment made on the basis of inner protest or a feeling of injustice is not likely to lead to happy marital relations. As Professor Groves wisely says, "The program of the wife should not be determined by what the husband regards as conventional, nor should he feel that any desire of hers for a career is disloyalty to love or a denial of his prerogatives." (*Marriage*, p. 327)

GROWING AMBITION OF WOMEN No matter what the attitudes of men may be toward this whole question of the gainful employment of married women, the fact remains that there are many married women working. It is important to realize that ambition is not a sex trait. It is a human trait. It is socially conditioned. Women have it as well as men. It is not only in the individual interest but in the social interest that women, married or unmarried, should make the best use of their talents. And our social institutions should be so arranged and our attitudes toward one another so adjusted that society will be able to profit by the talents of all its individual members regardless of the sex to which they happen to belong. In so far as the personality of women is permitted to flower, in so far as women are not only permitted but encouraged to put to social use any constructive talents they may have, society gains. That some men of the less competent sort may lose by the competition may be regrettable social loss to them; but the change as a whole represents a net social gain.

It is clear that there has been a very strong trend in recent decades toward the employment of women not only in factories but in clerical and even in executive work. In 1930 over one-fifth of the women in the United States were gainfully employed outside their homes. Three out of ten were engaged in domestic or personal service. Nearly as many were clerical workers such as stenographers, office appliance operators, etc. The number of women in these occupations increased six times between 1890 and 1930. A million were engaged in selling work in 1930. The rate of increase in professional occupations

has been great. No doubt the 1940 census will show further increases in the employment of women

All psychologists and sociologists are now agreed that the mental level of women is equivalent to that of men, that in so far as we hold women down occupationally in a fascist manner, the community and the nation as a whole loses much, not only productively, but in terms of the human satisfactions of the women themselves. On the other hand, it must also be admitted that women have different biological equipment and functions from those of men, that the function of childbearing will always to some degree, at least for married women, interfere with their gainful employment

WHY DO MARRIED WOMEN WORK? Many people have distorted pictures as to why married women work, they think it is because women want pin money, because they dislike household drudgery, because of a desire for rivalry or distinction, or because they want to serve their egos and to dominate over men. This may be true of a few ultra-feministic women. But it is not true of the majority of them.

On the contrary, women work mainly to raise money for needed support, to maintain family security and income. Another reason they work is that it is human to function. Most of us like to be active. In these days of the declining birth rate, the spacing of children and the postponement of childbearing for a few years after marriage, many women find that they do not have enough to do in the average small household or apartment in the early years of marriage. In an effort to keep active they seek some useful occupation with monetary reward. Also women, like all human beings, are gregarious. They like company, social contacts. They often find this in the factory, in the office, or in professional activity, but seem unable to find it in home life. Moreover, unless a woman is engaged in certain types of professional occupation which may be carried on in the home, for example, authorship, the home frequently provides an insufficient outlet for ambition and talent. To be sure, such talent may be used in civic and social leadership, but this rarely provides an income, and many mod-

ern women feel pressed to supplement the income of their husbands

Many college-trained women dislike the routine and drudgery of housework. They prefer to accept whole or part-time employment outside the home and to pay for these necessary services. It may be argued that there is some economy in such an arrangement, if the details are satisfactorily worked out. It leads to a more economical allocation of labor and ability with resulting net social gain. A few women continue working after marriage because they find it necessary for their intellectual zest or because they desire to maintain their skills in case the husband should die prematurely. The proportion who look forward in this manner is, however, small.

An unknown but small proportion of married women return to work after their children have grown up and established homes of their own. Such cases are, however, relatively rare, owing to the advanced age of such women. This is especially true under modern conditions of postponed childbearing to a later age. More common is the case of the woman who is required to seek gainful employment because her husband dies prematurely and has been unable, on the basis of his meager income, to create a large enough capital fund to provide for his surviving wife a monthly income sufficient to support her on the customary standards.

RECENT REACTION AGAINST THE EMPLOYMENT OF MARRIED WOMEN The controversy as to whether married women should work is not, however, based on clear-cut cases like the ones last mentioned. It revolves around the question as to whether women whose husbands are also employed should work that they might raise their standard of living, that they might accumulate worldly goods, that they might buy a home, or run a car.

During the depression, and especially in the last two or three years, there has been a growing reaction even in the United States against the employment of women if their husbands are also employed. There has been a kind of panicky feeling that it was unjust for women to hold down jobs when

there were so many men unemployed There is very little merit in such an attitude, and when it is crystallized into law, as has been the case in two states during the 1938-39 legislative session, the result is socially vicious

A few observers who feel strongly that "woman's place is in the home," and who realize the antagonism between employment and reproduction, think that the employment of women should be legally restricted in order to raise the birth rate But such legislation will not materially increase the birth rate, a fact which has been only too clearly demonstrated in both Italy and Germany *Restriction of the employment of women will be ineffective in increasing the birth rate unless other economic reforms are introduced* If these reforms are introduced, restrictions on the employment of women will be unnecessary to raise the birth rate Therefore, from the point of view of population increase, anti-feministic fanatics haven't a leg to stand on.

INADEQUATE PAY. That women receive from one-third to one-half less than men do for the same kind and quality of work in the United States is one of the maladjustments of our democracy In this field we have a great deal to attain in the future There is no rational or economic reason why women should not receive equal pay for equal work of like quality. That we have not attained this state is, none the less, not surprising in view of the fact that such a condition has prevailed for centuries Like the struggle to alleviate or "cure" poverty, the struggle for women's rights has necessarily been a long one Males have been jealous of their prerogatives just as upper classes have always been jealous of theirs The diffusion of general enlightenment on this matter will do much to create new attitudes

These attitudes will probably be changed when people in general realize that the continued employment of women after marriage is an individual right that needs to be safeguarded, a right that may lead to social and family gain Attitudes will also be modified when it is generally admitted that employment is necessary in some situations In many cases it enables young

people to marry early and thus tends to eliminate one of the most important causes of sexual maladjustment, namely, postponed marriage. Of course, when the wife is gainfully employed there must be a willingness on the part of both partners to make some necessary adjustments.

OBSTACLES AND DIFFICULTIES. One of the most common obstacles to the continued employment of the wife after marriage is the difficulty of finding employment of such a nature as not to interfere with her home duties and marital obligations. Excessive fatigue, with its accompanying irritabilities, is a good seed-bed for friction. Excessive work may even interfere with the sexual adjustment of the couple, a fruitful source of disharmony. In the instance of married women giving full time to outside employment it is highly desirable that the husband be willing to share some of the necessary household duties or to make plans for their performance by others, as, for example, the hiring of a cleaning woman one or more days a week. Otherwise he may expect a lowering of the standards of home care to which neither partner in the marriage is ordinarily accustomed.

After children come, the situation is still further complicated by the problem of infant care. A reasonable number of weeks or months of leisure after childbirth is increasingly being considered necessary from the medical standpoint. The situation requires sacrifice, patience and willingness to adjust.

On the other hand, in cases where gainful employment outside of marriage is not necessary for financial or personal developmental reasons, young women should realize that their job lies in the home. When their husbands are employed, it is the wife's job to see that his physical and spiritual wants are satisfied. She should make his home a pleasant place for him to return to. And above all, she should not postpone childbearing too long in order to accumulate possessions. Before she knows it she may not be able to bear children. Being a good wife and mother should be just as much of a challenge to her intelligence and creative instincts as earning money outside of the home.

CHAPTER 14

HINTS TO MAKE THE BUDGET BALANCE

Plan carefully—Making up the budget—What proportion of income should be spent for different items?—A simple budget—Handle money matters democratically—Budget training for children—Inadequate income and marital happiness

DIFFERENCES over money matters are commonly supposed to be one of the chief causes of friction, perhaps the leading cause of friction in marriage. Such, at least, is the opinion of many social workers, judges in domestic relations courts, sociologists, and family counsellors in general. Professor Terman, however, thinks that personality factors are the leading source of difference, and that people merely rationalize these conflicts in terms of economic and sexual inadequacy. The extent to which that may be true is not at present known.

What is known is that the problem of *how the money is handled* has been an important source of friction and frequently an unnecessary one. Are there ways in which this friction can be eliminated? How can the couple plan to spend the money they have so that there will be a minimum of disagreement? Will a budget help? Should the money be handled jointly, or by one partner?

Most families, of course, have to work out these problems in ways most suitable for them. Under special circumstances, one partner may have to handle the money because of the extravagant spending habits of the other. But no matter what the individual family problems seem to be, most home economics teachers and most authorities on the family seem agreed that some form of budget keeping would do much to eliminate at least some forms of friction.

The majority of families, unfortunately, do not keep a budget. A budget is more than an expense account, something more than a record of past expenditures. A real budget consists of a plan for the allocation of future expenditures on the basis of a given income. A budget is a strategic plan for conquering at least one aspect of the economic difficulties of the family by spending what income they have more intelligently and planfully. It should help to prevent spending beyond income.

It is quite essential that all members of the family cooperate with the budget-keeper. Each should jot down his expenses either as they occur, or, as a minimum, at the end of each day and report them to the budget-keeper. Determine to get every item on paper. Otherwise, human memory being what it is, there will be material gaps in the record. An incomplete record will hardly be satisfactory, and does not give proper control of expenditures.

No one wants to make the work of budgeting so toilsome that they will become discouraged with it and discard it. But, on the other hand, it is highly desirable that accounts be kept completely enough to give the couple necessary information on past expenditures. Otherwise it will be impossible to plan intelligently for the future. Completeness involves keeping a record with a sufficient number of headings so that there can be a proper allocation of payments without making an undue quantity of special notations.

Where can a good budget book be secured? Some savings banks have in the past, in order to encourage savings, distributed budget books free. These, however, vary in quality. Most stationery stores carry them. A good one can be purchased from the Harvard Cooperative Society, Harvard Square, Cambridge, Massachusetts, for twenty-five cents. It is called *National Family Budget Book No. 396*. The Household Finance Corporation (919 North Michigan Avenue, Chicago, Illinois) distributes free by mail or otherwise an excellent budget book called *Money Management for Households*. This account book also contains many good practical hints. The Corporation also publishes and distributes free a "Better

Buymanship Series" of booklets and a "Stretching the Dollar Series" They are worth securing. Rural families will find useful the *Farm Family Account Book* issued by the Superintendent of Documents, Washington, D. C., for fifteen cents in coin

In my opinion the best budget book is *The Rubber Budget Account Book*, published at 25¢ by the American Institute for Economic Research (54 Dunster Street, Cambridge, Mass.). It is called a "rubber" budget book because it allows for some flexibility from one month to another. It is not a rubber budget in the sense that it leads one to suppose that a \$1,000 income can be stretched to \$2,000. But it recognizes the fact that one reason why people keep expense accounts rather than a system which permits genuine budgetary control lies in the fact that many budgetary systems are inflexible. The account book in question makes it easy to carry over minus sums in a particular category for one or two months. Then a readjustment of the categories must be made. Another valuable feature of this account book is the graphs showing thrifty, normal, and extravagant expenditures for different categories of expenditure and for families of different sizes. The Institute also publishes at one dollar a useful pamphlet on "How to Make Your Budget Balance." The reader will also find useful Ruth MacKay's *Money Without Men* (New York: Farrar & Rinehart, \$1.90).

As in the instance of record keeping in the check book, it is probably advisable for one partner in the family to do the budgeting. An occasional review, however, on the basis of a frank discussion by both partners, is highly desirable. Budget keeping is at best an irksome chore, and if one partner feels it is an undue burden, the responsibility should perhaps be shared. On the other hand, there is something to be said for having the budget kept by the person most competent to keep it.

PLAN CAREFULLY. Thoughtful and careful budgeting involves careful planning, a frank discussion of controversial points, and a willingness to take into account the varying needs of individuals in the family circle. If husbands and wives

would develop the habit of sitting down together once or twice a month with paper and pencil to estimate income and expenditures, and to consider the wisest allocation of expenditures in terms of the needs, both immediate and long run, of all members of the family, there would be less friction over money matters. Discussion promotes clear understanding of common objectives and appreciation of the point of view of others. Instead of using foresight in thinking their way out of financial tangles, altogether too many couples worry along or even attempt to quarrel their way out. Rarely are economic problems solved in that manner. As Professor Groves rightly says, "A quiet, cooperative, friendly discussion of desires and resources helps to unite the family, build up a sense of justice, and instruct the children in the meaning of money. . . ." (*Marriage*, p. 301)

In planning the budget the ordinary running expenses should, of course, be taken care of first. These include such items as food, shelter, clothing, fuel and light, and miscellaneous expenditures. Next must come medical and dental care and *low-cost* insurance. It is also desirable that a certain amount should be set aside each month for savings, charity, and for the obsolescence of household equipment and furnishings. It is particularly important to plan in advance for such major items as large life insurance premiums, taxes, the college education of children, unexpected medical care, pregnancy, etc. To some extent it is impossible to budget entirely for such items in so far as they may be unexpected events. A sincere and persistent effort will, however, usually be well rewarded. It is taken for granted, therefore, that planning of the budget should be made calmly, coolly, and with due consideration of the needs of the entire family.

MAKING UP THE BUDGET It is well to plan the headings carefully. Gladys Beckett Jones, past president of the New England Home Economics Association and chief counsellor in home economics in the College of Practical Arts and Letters of Boston University, recommends the following as the main headings for a monthly budget account. (On a vertical line

across the page) "Savings," "Food," "Shelter," "Clothing," "Operation," and "Development." To the left of these vertical headings are: "Total Income" and "Total Expenses." Mrs. Jones wisely adds on the right a column for "Expenses Unaccounted For." Write near the top left the following headings with a horizontal line each "Budget Allowance," "Surplus from Previous Month," "Total Available by Budget Plan," "Budget Brought Forward to Income Column," and "Budget Allowance Overdrawn." This is very useful in calling to the attention of the budget-keeper in a dramatic and clear way the exact amount of budget allowance for each month, the amount of surplus if any, and hence the exact total available by the budget plan for that month for that type of expenditure. Any deficit must be recorded. There are then a sufficient number of horizontal lines for each day of the month. At the lower left of the page there are three horizontal lines for the "Total Spent This Month," for the "Total Available for the Month," and a line to record the "Difference to Carry Forward." The advantage of this layout is that it seems to give very good budgetary control which is certainly one of the main purposes of keeping a budget. Too many people keep merely expense accounts. As they gain experience each month it is possible to revise the plan for the succeeding month.

It is wise to work out an annual summary of expenditures by categories, and to review the situation for the entire year as you would review the situation monthly. Only by so doing is it possible to profit by experience.

With such a system of control it is possible to plan for obligations incurred through installment purchases which may have to be carried over from month to month. The same is true of clothing which is ordinarily budgeted over from one to three years.

Authorities on the budget often recommend that after the gross income for the year is estimated, the sums due for taxes and debts be deducted, that a further five to ten percent for savings be deducted, this will give the net operating income. However, it would seem utopian for most American families with their present incomes to set aside as much as ten or even

five percent for savings before they start allocating their net income for expenditures. If people are judged by their conduct and not by their intentions, savings are what they have left over, rather than what they set aside before they start allocating their income for different classes of expenditure. This may be unfortunate, but it is the practice. It would be well if it were not so. But we live in times of such economic stress that it seems almost fanciful to suppose that we can induce the majority of people to change their habits in this regard.

WHAT PROPORTION OF INCOME SHOULD BE SPENT FOR DIFFERENT ITEMS? It is impossible to say in advance for families in all circumstances exactly what proportions should be allowed for the different items. The proportions must be worked out on the standards of each family and according to local variations in cost. But the following figures will suggest the range.

A family of two with \$3,000 income might spend about \$4 per person a week for food, or \$416 per year. That would be 14 percent of income. On \$1,800 a year, the cost might be \$3 25 a week per person, or \$326 per year. That amounts to 18 percent of the income. In other words, with a larger income food standards are higher, but the percentage of income spent for food is ordinarily lower. Authorities declare that \$3 20 per person a week would be a minimum food budget in Northeastern cities under prices prevailing in 1938. In the South and West the figure might be expected to be lower. A great deal of money can be saved on food through careful buying.

Ordinarily about one-third is spent on food, though the proportion decreases somewhat as income increases. About 20 percent is allocated for clothing, about 15-20 percent for miscellaneous household expenses, from 4-10 percent for health, and 4-15 percent for advancement. Miscellaneous personal expenses take another 4-8 percent. Usually the proportion spent for educational advancement and better medical care increases substantially as income increases.

Twenty percent of the monthly income is sufficient for housing. If one-quarter of the income is spent for that purpose, it will be necessary to reduce other items in the budget. Commuting costs, if they exist, may well be considered a housing expense.

Among the emergencies for which it is essential to save is the need for medical care. The "three cents a day" hospital plan, if it is available in your locality, is undoubtedly a good investment for insuring against the cost of hospital bills. It ordinarily includes cost of room, food, hospital tests and examinations, operating room or delivery room charges, but not the services of the physician or surgeon. There is ordinarily much misunderstanding on this point. Some system of *complete* family medical insurance, and some system of group practice of medicine must be developed in the United States sooner or later despite the opposition of the more conservative element in the American Medical Association. Already a healthy revolt is under way. It is a fact beyond dispute that the average American family even of modest income cannot save enough or will not budget sufficiently to protect against such emergencies. Some plan will have to be adopted which meets the demonstrated need.

The proportional allocation of funds to different members of the family will be found to vary not only with the number of children but with their ages and their special needs. For example, unless there is some special circumstance such as the illness of young children, the cost mounts as they reach maturity and approach the college age. Many families find it wise to budget far in advance for these circumstances, and have been known to take out endowment insurance policies for the purpose. That plan has merit. These needs might be more economically met, however, by making an agreement with yourself for compulsory saving instead of with an insurance company. Then, if, through unforeseen circumstances, such as unemployment or prolonged illness in the family, you find yourself unable to keep the compulsory contract, you will not be penalized by failing to do so. That is to say, there are no "sur-

render charges" in a savings bank if you do not keep to a plan to save a certain amount each month.

A SIMPLE BUDGET A simplified system of budgeting, but one which does not give the full information and control of a more elaborate system, is the use of a series of envelopes. These are variously labelled "Food," "Savings," "Shelter," "Clothing," "Household Supplies," "Heat," "Light and Water," "Repairs and Replacements," "Miscellaneous Operating," "Insurance," "Education," "Personal," "Church and Benevolence," "Miscellaneous"—or any other similar headings which seem most practicable in the individual family situation. After working out a tentative allocation of money for the various envelopes at the beginning of the month, the budget-keeper tests out the system for a few months, and makes such modifications in the allocations or in the envelope titles as may be necessary and convenient. The excess or shortage at the end of each month should be noted on the cover of each envelope. In the early stages of such a system it may be necessary to take a certain amount from other envelopes. If so, a record should be made of the matter. Of course, in the long run, you cannot withdraw more than the total available. That might offer a good system of control, provided you really live up to it. This system may have value for wage-earning families or for those of modest income who do not find it necessary to have a checking account. Women whose husbands receive a weekly rather than a monthly wage may have to make some corresponding adjustments in the system. Though weekly instead of monthly envelopes may be kept, it is more difficult to allocate funds properly over such a short time. However, it is perhaps workable. This system may appeal to some owing to its simplicity.

HANDLE MONEY MATTERS DEMOCRATICALLY It is becoming increasingly customary in the United States, especially among families of enlightenment and education, to handle these matters in as democratic a manner as possible, with a mutual sharing of responsibilities and with a sportsmanlike

attitude of "give and take" Wives wholly dependent on their husbands are entitled to a fair allowance of the family income. The stingy or thoughtless husband who makes his wife continually ask for money, unfortunately, is still too numerous. Yet there is no doubt that, in the U S A at least, there is a drift toward handling money matters democratically This is probably a healthy development, and one calculated to promote good feeling and to cement the bonds of marriage

On the other hand, modernists who are scientific must admit that it has not yet been scientifically demonstrated in how far democracy in family finance and marital happiness are associated. Some immigrant families are very paternalistic but happy. The objection may be made that in England wives commonly do not know how much their husbands earn—this may come as a surprise to most American women—yet that English wives are, on the whole, reasonably happy Must we contend that, all matters considered, English wives are less happy than American wives? If so, is this just a subjective estimate, or do we have real scientific proof of it? Even if the proposition is granted, how much of it may be due to less consideration on the part of English men for English women than on the part of American men for American women? And how much of the supposed lesser happiness of English wives may result from the fact that, once married, it is virtually impossible for them under existing English laws to secure a divorce? Here again, if we are honest with ourselves and really loyal to the scientific spirit, we must admit that we do not have all the evidence to prove that a frank, democratic handling of money matters in the family promotes good feeling and harmony In this case, as in all too many others relating to the imponderables of marital relations, we must fall back upon general social theory, our knowledge of human personality, and the like, rather than upon carefully determined objective studies In this field, as in so many others in social relations, the more important the question the less scientific evidence we have on the subject

The study by Terman and his colleagues and the study by Burgess and Cottrell throw no real light on this problem.

However, the men in certain occupations (see page 289) were happier than the men in certain other occupations. It is my judgment that a correlation study would probably show that there is a fairly high correlation between the degree of democratic procedures in a family and its happiness. For example, the social relations in the families of teachers and engineers are probably more democratic than those among unskilled and semi-skilled workers, and certainly the former have been demonstrated to be happier in marriage.

The way money is spent offers an opportunity for friction. Probably on most matters relating to the kitchen, the husband will be quite content to leave purchasing in the hands of the wife, who will ordinarily be sensitive to his food tastes and other desires. Sometimes, however, even the most thoughtful of wives, especially if they are gainfully employed or engaged in efforts which absorb much of their time and thinking, will fail to think of purchasing many relatively insignificant supplementary food items that the husband would like to have. In such cases an occasional joint shopping tour will not only satisfy the husband's whims but will educate the wife on the details of her husband's food tastes. With regard to the purchase of major items of household equipment, such as the furniture of the newly married, important items like rugs, radios, beds, refrigerators, washing machines and electric cleaners, all involving considerable expenditure of money, it is undoubtedly wise to plan together, to buy them for cash in so far as this is possible, to seek the advice of some good counselling agency like the reports of Consumers' Research or Consumers Union, or both (see Chapter 16), and, in general, so to budget the purchases as will lead to the greatest economy and a minimum of financial strain.

There is not only an increasing tendency for young married couples to plan all their financial expenditures together, but also to have joint bank and checking accounts. This enables either partner to withdraw funds. It may be a good plan to place the writing and mailing of checks mainly in the hands of one person who will be responsible for keeping the account properly. Some intelligent people find it almost impossible to

add and subtract on a check stub, and hence get into unnecessary difficulties. It is commonly reported, though I do not know how truthfully, that Professor Albert Einstein, the mathematical genius, finds it quite impossible to keep a checking account straight. Most of us can sympathize with his predicament and imagine his pencil chewing and hair-tearing.

The woman who has some money of her own to handle, in addition to the funds necessary for taking care of the daily or weekly expenditures of the household, feels that she enjoys the confidence and respect of her husband. Experience in expending money wisely and prudently is not a sex-limited trait. It is based on social experience and judgment. Some women and some men enter marriage with precious little knowledge of the importance of money. This is particularly true of many youths who have never had to earn much until they get their first real job upon graduation from college and who then find themselves plunged into the full responsibilities of homekeeping a few months after leaving college. It would be well if all college men and women kept a budget. This would help them to gain experience in the prudent expenditure of money under the condition of a limitation of income—a condition to which they will certainly have to adjust when they get “on their own.”

BUDGET TRAINING FOR CHILDREN. In this connection a brief word needs to be said about the handling of money by children. They have to learn to do this by a process of trial and error just as they learn to walk. That they make mistakes is of no account provided that they learn by their experiences. By the age of, let us say, eight, children should be given small sums of money weekly—a definite amount, no more and no less. They should then be required to make their choices, guided, of course, by the parents, within the limits of their allowance. Only in that way will they learn that money comes hard. It is only through such experience, guided again by their parents, that they will learn how to expend their limited funds in the most satisfying manner.

INADEQUATE INCOME AND MARITAL HAPPINESS Of course, another and primary source of friction in the handling of money arises from inadequate income. But that raises the whole question of economic reform that cannot be entered upon here. Most of us have to learn sooner or later to get along on what we have; to devote less energy to increasing our income and more energy to expending wisely what we have. If this were done, and if we began to apply our democracy more effectively in the home than has been the case up to date, friction over money matters would be reduced. No matter how closely an absence of friction over money matters may be correlated with marital happiness—that has never been fully studied as yet—there can be little doubt that most sensible people want to reduce friction. But often they do not know how. We may not be able to change personality very much once it has been formed. But attitudes and relations we certainly can modify if we really want to reach our objective of marital harmony.

CHAPTER 15

THE WISE USE OF CREDIT

Growth of consumer credit—The risks—When is credit justifiable?—Sources of consumer credit—Some general principles for the borrower—Installment buying—Finding the percentage cost—How to beat the installment game

SOONER or later everyone wants credit. The world moves on it. But for the average person there are pitfalls of which he should be aware. This chapter is primarily concerned with them.

Everybody would like to make the budget balance, but there are times when income and expenditures just can't be made to balance. Unexpected emergencies arise calling for an immediate outlay of funds. Or some "exceptional bargain" is offered in a piano, used car, electric refrigerator, or other luxury item. Then the individual is apt to want and to secure some form of consumer credit. With some it may be a monthly charge account. Others may resort to a "budget account," or other forms of installment buying. In all too many instances, poor, trusting but ignorant people fall into the hands of unscrupulous finance companies or loan bureaus "where no embarrassing questions are asked." The radio often advertises such companies. "Just telephone number so and so, if you need money, and our representative will be glad to call to help you with any financial problems you may have." Newspapers frequently carry their advertisements, or direct mail solicitation is used.

Actually there are pirates in both the buying and selling camps. Many people get credit who do not deserve it because they have dishonest intentions. On the other hand, sellers some-

times resort to sharp practices and frequently make excessive charges. Sellers attempt to protect themselves by organizing credit bureaus to weed out bad risks, and by forging and using strong legal weapons. It behooves the consumer to be equally alert.

GROWTH OF CONSUMER CREDIT Consumer credit has grown by leaps and bounds. In the flush twenties the argument began to be emphasized that consumer credit was justified as leading to prosperity, and a higher standard of living. In the years after the depression especially, consumer credit has increasingly been used by many in desperate attempts to catch up with expenditures. Moralists may shake their heads. They preach the doctrine that people should live within their incomes, and buy only from savings. But the fact remains that consumer credit is being used more and more widely by people in all economic circumstances, from the poorest who pay "nothing down and 25 cents a week" to the fairly well-to-do and rich with their "revolving credit accounts" in big department stores where they can purchase anything from furniture or fur coats to an automobile or a house wrapped in cellophane.

Much of the enormous increase in installment buying in the United States in recent decades—installment sales now amount to one-eighth of all retail sales—is a result of high-pressure advertising and high-pressure selling in an attempt to widen markets and to reach lower income groups with a host of new commodities and services.

It has been argued that installment selling raises the standard of living by making immediately available to the consumer many needed items the buyer could not otherwise immediately procure, and that it permits paying for them out of future income. This is undoubtedly true. Whether or not it really improves the standard of living, or even if so, whether it is not compensated by other dangers and evils, is a highly controversial matter on which economists are not in agreement. Psychologically speaking, the tremendous growth of installment buying is based upon the insatiability of human wants and the

natural desire to "have your cake and eat it too" Of course, that is economically impossible as the installment buyer who gets in too deeply soon learns to his distress

THE RISKS While there is undoubtedly a place for installment buying and other forms of consumer credit in modern society, there are many dangers inherent in the system of which the consumer ought to be aware If you must borrow or use installment buying, why not know what you are getting into, and just what you are paying for? Why not get your money's worth in credit as well as in other things? And why not be fully aware of some of the risks involved?

In the first place there is the great danger of using too much credit. Many people buy beyond their needs or their capacity to repay Secondly, there is the greater cost. Interest rates on installment sales vary from 6 percent to a more likely 12, 15, or 30 percent Some rates are much higher And on illegal small loans the interest rates sometimes reach dizzy heights Thirdly, there are subsidiary, lesser evils The debt burden may not be unbearable, and may even be advantageous, provided that the borrower has a fairly definite and assured income, and is not likely to be unemployed But there is always the hazard of unemployment in almost any occupation There are always fluctuations in employment with the business cycle and with the uncertainties of business generally In view of the fact that the seller usually has the legal right to take back the goods if payments are not made promptly, the family may be faced with loss of the items purchased in the event they are unable to pay according to the contract However, goods are not repossessed in more than one-half of one percent of the cases. A minor risk is that the borrower may have to pay additional cash besides.

If the consumer is conscious of all these risks and still feels that the credit is absolutely necessary, he should obtain it without any feelings of guilt. He is not asking favors He pays plenty for the service. But he should make up his mind to get it as cheaply and as safely as possible Most of us shop around when we buy an overcoat or a rug; why shouldn't we

also shop around for the cheapest source of money and for a source that is also safe?

WHEN IS CREDIT JUSTIFIABLE? In determining whether or not credit should be sought, it is important to consider both the purpose of the credit and the total debt already existing. Ordinarily, consumer credit is justifiable to meet genuine emergencies, for example, Johnny's appendix operation or Mary's needed dental work. These ought not to wait even if the family is temporarily without funds. A more difficult case would be that of an unemployed workman who feels that he could get a certain job as a travelling salesman if he only had an old \$50 automobile. Does he mean what he says, or is he only rationalizing? Accumulated bills may constitute an emergency if the refrigerator is likely to be taken by a creditor unless the last few payments on it are made promptly; if the electricity and water are likely to be turned off owing to accumulated bills. In such cases it may be wise to borrow from Peter to pay Paul if Peter will wait and Paul won't, and if it is essential for orderly living that such facilities should be maintained for the family. In addition, credit may be legitimately used not only to extricate the family from temporary if not chronic trouble, but for the purchase of certain high cost commodities, such as refrigerators, automobiles, etc. However, the wise consumer will watch carefully his total obligations to make sure that they do not exceed the reasonable possibility that he will be able to keep the contracts already made.

In the last analysis credit cannot take the place of income. It can only alter the time when it is spent. "The consumer-borrower," says one very competent student of this problem, "is not like a railroad or a government, he cannot, for very long, live beyond his income. He must pay his debts regularly, or have his credit cut off. Usually, his fault is not that he lives a spendthrift existence while his brethren toil, but that he keeps his finances a month or two behind the game, and pays dearly for it. A person with the debt habit—one who continually

takes on new high-cost debts as fast as he pays off the old—is an economic fool” (Le Baron R. Foster, *Credit for Consumers*, pp 5-6. New York Public Affairs Committee Pamphlet No 5.)

SOURCES OF CONSUMER CREDIT *The cheapest source of credit*, other than an occasional charge account which represents liberal terms owing to the good credit standing of the consumer, is credit based on your own assets; or, credit which we might paradoxically call *self-credit*, that is, the plan of self-financing mentioned on page 217

Next, if you have the property, it is cheapest to borrow on your own collateral, stocks and bonds, equities in insurance policies, savings bank deposits, or even on jewelry and personal property. A glance at the nearby table will show that loans on insurance policies are relatively low in cost. They should be because the insurance company takes no risk on the loan and

TABLE 2
RATES ON CONSUMER CREDIT *

	<i>Common Charge</i>	<i>Range of Charges</i>
Savings Bank Accounts	3-6
Building and Loan Ass'n Shares	6	6-12
Insurance Policies	5	3-6
Credit Unions	12	6-18
Personal Loan Depts of Banks	12	7-23
Remedial Loan Ass'ns (Pledges)	9-36
Remedial Loan Ass'ns (Chattel Mortgages and Co-maker Notes)	15-30
Industrial Banks	17	12-34
Pawnshops	36	24-120
Personal Finance Companies	36	30-42
Instalment Sellers and Finance Companies		0-500
Illegal Lenders	240	72-1200

* From Le Baron R. Foster, *Credit for Consumers*, p 21, Public Affairs Pamphlet No 5, 1939

the borrower is, in effect, borrowing his own money. The insurance companies commonly charge 6 percent, but if the advice on page 172 is followed, it will probably be possible to secure the money at $3\frac{1}{2}$ percent.

Loans in the form of *pledges on property* deposited at *pawnshops* are ordinarily expensive. According to data collected in 1937 the costs ranged from 36 percent a year in large cities to rates of 60 percent or even 120 percent in the South. Yet the Provident Loan Society in New York lends about 35 million dollars annually at 9 percent for the exact number of days. But that is unusual as a rate for a pawnshop. If you have jewelry, silverware, or other valuables, you may get a lower rate by pledging them than by making a loan with even a licensed lender.

Although pawnshops will ordinarily lend 60 to 90 percent of the auction value of a pledge, it is sometimes economically wiser for the individual to sell outright. A person pledging an object should check the interest rate and make certain that enough time is provided for repayment in order to redeem it. He should ask to read a pawn ticket in order to determine when the pledge may be sold if the loan is not repaid. He should also compare the loan rate with the credit rates available elsewhere. If he pledges property, he cannot be pursued by collectors, his wages cannot be attached, and his only risk is that he may lose his property. It should be clearly understood that the borrower makes no actual promise to repay the loan when he pledges property at a pawnshop.

The loans of *remedial loan societies* are ordinarily larger in amount, the rates lower, and the ethical standards of practice higher. But only 21 cities in the United States had such societies in 1938 and only 15 of these made pledge loans. Such societies ordinarily limit their profits, and are supervised by a board of trustees primarily interested in the welfare of borrowers.

Those who are unable to get cheaper sources of credit and who can secure endorsement or co-makers for notes should first try the *personal loan department of commercial banks*. This form of lending has grown enormously in the United States in the last few years, partly as a result of the large amount of money in the possession of banks for lending, partly because the banks wanted to cut into the profitable business of the industrial or "Morris Plan" banks, and partly be-

cause the banks eventually began to recognize their responsibilities to the public for such loans. The movement seems to have been started by the National City Bank of New York, and has now spread to over 5,000 banks in the United States. In the last two years the National City Bank has lent some million and a half borrowers over 387 million dollars. Some borrowers may not need co-makers, or endorsers, if the lending bank considers the loan an especially good risk.

In New York and New Jersey the legally permitted rate at commercial banks is 12 percent. In other states the banks charge the maximum legal rate and require, as a rule, that monthly installments shall be paid into a savings account. While this Morris Plan technique has merits, it raises the interest cost for the actual loan as explained below.

Nearly as good as the personal loan departments of commercial banks is the use of "*industrial*" banks such as the Morris Plan. In 1910 the Morris Plan industrial banks began making loans to wage earners who were generally refused money by the banks. Ever since they have performed a great public service in keeping many honest and innocent wage earners out of the hands of unscrupulous loan sharks. By 1939 there were Morris Plan banks in 116 cities. Much of their capital is raised locally, some of it from savings accounts. Management is local and adjusted to local needs.

In New York City rates at industrial banks average 10 to 17½ percent depending on the size of the loan and the lender. In other parts of the country rates vary from 10 to 24 percent. Yet they commonly advertise "Loans at 6 percent."

Several factors raise the rate. One is that the borrower does not get the entire amount of his loan at once. If he is borrowing \$100 for one year and the rate of interest is 8 percent, he gets only \$92. One month afterward he must begin paying back the loan by making a deposit for which no interest allowance is ordinarily made. The borrower thus does not have \$100 for a year. He never had more than \$92, and half of that he has paid back within six months. There is usually an "initial fee" for investigation. Accordingly, the interest rate is almost always much greater than the adver-

tised rate. However, such banks will consider making loans to people without collateral or who cannot secure co-makers for a note. And that is a great advantage to many people.

Cooperative credit unions are a comparatively cheap source of credit and a determined effort should be made to see if one is available. Ordinarily, the interest rate is low; and while fines for delinquency are permitted, there are usually no extra fees at the time of making the loan. But the borrower must own at least one share to be a member. And only members can borrow. Credit unions often lend \$50 or less without any security other than the borrower's signature and the pledge of his union shares. Endorsers are commonly required for larger loans.

Personal finance companies, licensed lenders, are permitted under the small loan laws of most states to lend up to \$300. Half the loans, however, average \$100 or less. The maximum interest rate permitted varies in the different states but 3 percent per month (36 percent a year) is the common maximum rate. This, however, is all inclusive, and is predictable in advance. The model small loan laws in most states prohibit fines, fees, and extra charges.

A glance at the rates in Table 2 will show that *illegal, unlicensed lenders*, who should be avoided at all costs, commonly charge 240 percent a year; and their rates may run as high as 300 to 400 percent, and have been known to go to 1,200 percent a year. In order to run such lenders out of business, experts on consumer credit have tried to impress the American people with the importance of having a workable small loan law in every state in the Union; and have attempted to educate public opinion to insist that such laws, when passed, should be strictly enforced. But the nearby map shows that this protection is not in force in all states. Fortunately the people in the more populous states of the Northeast tend to have better protection. Only by carefully drawn and enforced laws can families who get in straitened financial circumstances be protected against the unscrupulous, unlicensed lender.

Study of this map will repay the reader. While prudence is necessary when borrowing in any state, the borrower will

need to exercise even more pains in those states having no laws, ineffective laws, or largely ineffective laws. He is safer in states with effective laws. Where does *your* state stand?

If, however, small loan laws are made too stringent, if the interest rates permitted to small lenders are not sufficiently high to allow them to cover the unusual costs of doing such

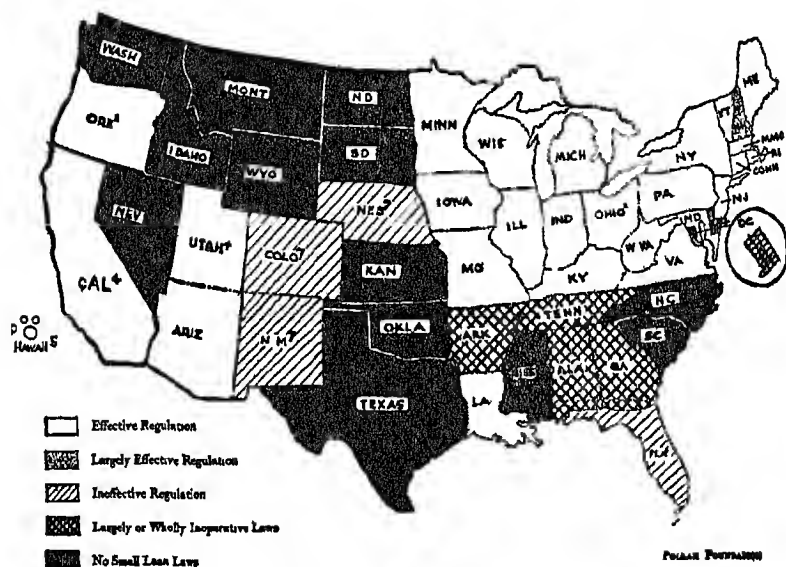


CHART 8—SMALL LOAN LAWS OF THE UNITED STATES

From William Trufant Foster, "Loan Sharks and their Victims" Public Affairs Pamphlet No. 39 1940

business as compared with ordinary business loans, the unlicensed lender with his very high rate will flourish despite the law. In other words, wherever the law attempts to control conduct in too strict a manner, the result often is that it fails to control it at all.

A glance at the pictorial diagram on page 213 will show that commercial banks now lend about as much to consumers as small loan companies or industrial banks together. Pawnbrokers, credit unions, and loan sharks rank low in absolute

amount. The rise of personal loan departments in banks has been rapid in recent years and the industrial banks and small loan companies are feeling the competition. The charitable or public service organizations known as remedial loan associations did only about one-thirteenth as much business as the personal finance companies. So much for conditions in 1937. By 1939 the *number* of credit unions, which have grown very rapidly since 1937, exceeded the number of personal finance companies, but the average loan of a credit union is so small that the volume of business is much smaller.

SOME GENERAL PRINCIPLES FOR THE BORROWER It may be well to gather together here certain general pointers on securing a loan. (1) Assuming that you have no collateral, such as an insurance policy, on which you can get a loan at 3½ percent net, and that you must have recourse to a loan agency, make sure that it is a licensed agency. It will display its state license in the office.

(2) Remember that when you are shopping for the loan of money, it is just as necessary for you to exercise due care and to get your money's worth as if you were shopping for commodities. A local welfare society, Better Business Bureau, Junior Chamber of Commerce, or Legal Aid Society in your local community may well be able to advise you what loan company in your city has the best reputation for low rates and fair dealing.

(3) After you have found the agency with which you think you want to do business, call at the office and find out the terms, including especially the cost in *cash* of the loan for the amount and period desired. If it seems too high to you, do not hesitate to say you will "think it over" and walk out. You would do the same if purchasing a commodity. When you are shopping for money the same rule should hold.

(4) While interest rates have been stressed in this account, it is important to realize that privacy, courtesy, the necessity or absence of co-endorsers for notes, as well as the collection methods and general reputation for fairness of the company, are important considerations. Remember that these

circumstances tend to raise rates· small size of loans, lack of co-endorsers, and privacy, which prevents investigation of the honesty and capacity to repay of the borrower Take it for granted that all lenders will exaggerate the lowness of the interest rate The best way to check that is, as we have already indicated, to ask what the total cash payment will be for the loan.

INSTALLMENT BUYING. Since installment buying is one of the most commonly used forms of credit, and since it has some pitfalls for the borrower not characteristic of other small loans, certain important principles should be borne in mind

(1) Buy only what you need

(2) Deal with a reputable dealer. He will be less prone to sharp practices in selling or repossessing goods Concerning the importance of dealing with reputable businessmen, one authority on consumer credit concludes that "Installment buying from the minority of unscrupulous dealers now under no special regulation [by law] except in Indiana and Wisconsin, offers more pitfalls than any other kind of borrowing except borrowing from unlicensed lenders "

(3) Read the contract carefully The finer the print, the more carefully the contract should be read The contracts are legally drawn in such a manner as to protect the creditor to a maximum degree and the purchaser hardly at all There is great need of more carefully drawn legal control over installment contracts Are the endorsements of other parties necessary? Can the creditor take over the purchaser's wages? Can the seller take other goods in the event of non-payment? Does the contract give the seller power to impose fines, penalties, and extra charges of an unreasonable character? Does the contract provide for rebates in case the installment charges are paid more promptly than agreed? Does it provide that ample notice shall be given the purchaser before repossession proceedings are taken? In this connection it may be noted that unethical sellers and sales finance companies sometimes wait until the customer has nearly paid for a commodity and then

CHART 9*

WHO LENDS MONEY TO CONSUMERS?

(LOAN BALANCES OF CASH LENDING AGENCIES AT CLOSE OF 1937)



Each symbol represents 100 million dollars

As estimated by Rolf Nugent in *Consumer Credit and Economic Stability*, Russell Sage Foundation, New York, 1939 Pictorial Statistics, Inc. for Public Affairs Committee, Inc.

* From William Trufant Foster, "Loan Sharks and Their Victims," p 3 Public Affairs Pamphlet No 39, 1940

attempt to repossess without due notice and on the slightest excuse

(4) Do not sign a contract until all spaces and items on the same have been carefully filled in. You should not permit yourself to be cajoled by a good-natured, high-pressure salesman into signing any contract on the oral statement of the salesman that it takes a little time to make the interest calculations, and that these can just as well be filled in after the contract of conditional sale has been signed. The wise consumer will refuse to sign any such contract.

(5) Find out how much installment credit will cost you. Installment buying is almost *always* more expensive than purchasing for cash. It would be unwise to permit any salesman or advertisement to persuade you otherwise. No sensible person in the business world is giving credit for nothing. He cannot afford to do so, he *must* charge for credit. Otherwise there would be a tendency for such businessmen to be forced out of business, and that is not what they exist for. They exist to stay in business and to make a profit. "Carrying charges" is merely another term for interest. Whatever the words used in advertising, there is almost invariably in the price of the product or in the supplementary charges a charge for delayed payments. That is the general rule, whatever the occasional exception.

The wise buyer will pay no attention to signs stating or implying that there are "No Carrying Charges." Sometimes the buyer will find that he can get a "special discount" for cash. This is a sure sign that the supposedly cash price is not a cash price at all but a padded one on the expectation that credit will ordinarily be asked for. It is sometimes difficult to determine what the true cash price is except by bargaining or by checking with prices in other stores.

Le Baron R. Foster, in his able pamphlet on "Credit for Consumers," recommends that the shopper, having determined what he wants to buy, should select the store which will give him the lowest *cash* price. With this as a basis, the wise consumer can then find out what proportion of other quoted prices represents a payment for installment credit service. This is the

only way he can find out the *true dollar cost* of the credit. He advises the consumer to distinguish between different types of stores and their pricing policies.

Store A sells on installments but makes no separate carrying charge. All prices are time prices. Therefore, the customer pays for the credit whether he takes it or not. Store B makes a carrying charge which is insufficient to cover the costs of extending credit. In this store, cash customers pay part of the costs of the credit granted to other customers. Store C quotes a price which is merely a starting point. If the customer buys on time, he pays a carrying charge; if he buys for cash, he is given a special discount. Store D makes a carrying charge which equals or exceeds the cost of granting credit. Store E sells only for cash.

FINDING THE PERCENTAGE COST It is important to find out what the credit will cost in terms of a *percentage* of the unpaid balance. What may seem like a very small charge in terms of dollars and cents may be an exorbitant one from the standpoint of the rate of interest on the *unpaid balance*. The calculations take time and careful figuring, but often will repay the trouble many times over. Frequently an intelligent comparison of costs is impossible without calculating the *percentage* cost. This is especially true if, when you are comparing the relative costs of two forms of installment credit, the credit does not run in each instance for the same number of months or start with the same unpaid balance. It is also particularly valuable to have the percentage figure in order to determine whether or not it might not be more economical to borrow money from another source rather than to use the installment credit. Because the process of calculating the percentage cost of credit is a little difficult for the average person, this is rarely done, and not a few sellers consequently take advantage of the ignorance of the consumer. For example, some years back two of the leading manufacturers of automobiles advertised credit at 6 percent. The informed consumer knew that it was really about 12 percent without making the calculation. But probably many thousands of consumers were roped in by the false and misleading advertisements before

the Federal Trade Commission required the automobile companies to change their practices

A simple illustration of the method of calculating the percentage costs is furnished by Foster

"For an example, let us take actual terms quoted in one Lowell, Massachusetts, store. A radio was priced at \$100 cash and \$104 on time. The terms were \$5 down, the balance to be paid in 12 equal monthly payments. According to the dealer, the carrying charge was 4 per cent. For spot cash, however, he would deduct \$10 from the 'cash' price. So, in reality it would cost the customer \$14 to pay off a debt of \$85 over a period of 12 months. The debt would be gradually reduced by the installment payments, with the result that the purchaser would receive credit, on the average, equal to about half the starting balance. Dividing 14 by half of 85 gives the annual rate of 33 percent. As with nearly all percentages quoted by sellers, the 4 percent rate quoted in this case is far from the true rate.

"Now suppose the Lowell customer were also considering a refrigerator, and wanted to know whether it would be more economical to pay cash for the radio and buy the refrigerator on time, or vice versa. In a neighboring store, he could have purchased a refrigerator for \$180 cash (no discount allowed), or \$10 down and the balance plus a \$20 carrying charge, to be paid in 24 monthly installments. The average amount of credit would be roughly half of \$170, or \$85. When 20 is divided by 85 the result is, in round numbers, 24 per cent for two years' credit, or about 12 per cent per year. Installment purchase of the radio, therefore, would have cost the buyer more than two and one-half times as much per dollar of credit as installment purchase of the refrigerator." (p. 12)

As soon as the consumer calculates the percentage cost of such "easy payments," he soon realizes that the costs frequently are high and that the payments, in this sense, are far from "easy." Rates of 100 percent a year are not uncommon. This is frequently the charge on automobile tires, for example, paid for in ten or twenty weekly payments. What looks like a 10 percent charge on an unpaid balance is actually nearer 95

percent. In an extensive study of installment credit made by a special commission of the Massachusetts legislature, it was found that, in 56 out of 500 cases, the rate was in excess of 100 percent a year

It is a good general principle for the consumer to pay down as large a portion of the total sum as possible at the time of purchase and to make the period of contractual payments as short as his income allows. In that manner there will be a minimum payment for credit

HOW TO BEAT THE INSTALLMENT GAME There are four ways to beat the installment game. One is to pay installments to yourself. But not all people can get the necessary cash ahead to follow this plan. If you can, set aside a revolving fund in a savings bank of, say, \$100 to \$500 according to needs for the future purchase of items of substantial cost, for example, an electric refrigerator. Pay cash for the goods purchased. Then pay the installments to yourself in the revolving account in the savings account at the rate of, say, \$10 or \$15 a month. This plan will save the consumer a substantial sum of money in most cases, if he has the character, the will, and the resources to follow it out rigidly. It takes careful planning and willingness to sacrifice in advance, but it will be well worth the trouble. This advice is, of course, utopian for the many families who are either more or less permanently in debt or on the margin. But if you are a person of strong character, it may be the best plan for you.

A second way is to borrow on your savings account if you have one. Use of such facilities may save a substantial sum in interest. Suppose, for instance, that you want \$200 on June 15th, when an interest payment will ordinarily be paid by the bank on that sum on July 1st for the preceding six months. It is obviously to your advantage to borrow \$200 for 15 days from the bank, with the deposit book as security, rather than to withdraw a like amount from the savings account and lose the interest for the entire period of six months.

A third way is to see if the dealer will take your note and get it discounted at the bank so you will have to pay only 6

percent. If your credit is good, he may be willing to do this.

A fourth way we have already indicated, namely, that you follow the advice on pages 170 to 173 about borrowing on life insurance. It is possible to use your life insurance policies as collateral for a loan at $3\frac{1}{2}$ percent from the private or banking sources there mentioned instead of borrowing from the insurance company

Credit has a legitimate place when not abused. Lenders and borrowers share the responsibility for the abuses. But your immediate problem is to know how to protect your economic interests and those of your family.

CHAPTER 16

GETTING YOUR MONEY'S WORTH

Why are guidance and protection needed?—Neglect of the consumer by the government—Origin of private consumers' advisory organizations—Aims of Consumers' Research, Inc.—CR and CU compared—Services offered by Consumers' Research and Consumers Union—Confidential nature of the service—The commodities and services tested and evaluated—Means of testing—Reliability of reports of CR and CU—How to use consumer reports—Use of reports to increase real income—Other means of promoting better buying

IN recent years there has been a tremendous growth of interest in consumers' problems. People not only want to make their incomes go further by getting the best buy for their money, but many socially minded people are taking an increasing interest in the *protection* and *guidance* of consumers in general.

It is safe to say that no private citizen is sufficiently informed with regard to even the major products needed by the average consumer to select them wisely without the help of unbiased technical advice. And that means advice offered without commercial taint and without the misdirection of advertising. One man may know automobiles or think he knows them. Another may know radios, another paint for the house, still another electrical goods for the household, but who knows all these goods and a thousand more? Who knows, for example, what the best and cheapest encyclopedia is to buy for the children in high school, or what the lead tolerance is for human beings in order that they may be protected from dangerous sprays on fruits and vegetables? Or, whether the aspirin tablets of the Cub Aspirin Company are any better than those sold by a mail-order house at one-fourth the price?

Is it generally true that "we get just about what we pay for"? Is it true that often we do not? Is it true that people, when buying an automobile, pay more attention to the paint and the chromium than to whether or not the car is, let us say, economical to operate? Or, again, is it true that people who buy new electric refrigerators pay insufficient attention to the possibility of grave damage to themselves and their family should a poisonous gas used as a refrigerant leak out? Do they pay enough attention to operating costs? If people are not "wise" to some of these things, can they be educated to protect their interests as consumers? Yes, I feel they can be. Or, does the whole history of advertising show that the education of consumers is hopeless? Emphatically, NO.

To be sure, it will be a slow, up-hill grind to teach the public to protect themselves, and to educate them to insist upon getting their money's worth. The educational campaign will meet resistance in the ignorance of consumers quite as much as in the self-interest or greed of advertisers. No matter what level of consumer education we ultimately attain, there will probably always be some economic fools in the world. None the less, we should not stop doing what we can here and now because we can never hope to conquer the entire situation. It is impossible to protect all people of limited intelligence from making mistakes.

WHY ARE GUIDANCE AND PROTECTION NEEDED? As already suggested, such a complex array of products is now offered us by our modern productive organization, and these products have themselves become so increasingly difficult for the consumer to test in the absence of specialized technical knowledge, that the married couple needs expert advice on buying intelligently. Not only are the choices wider but the claims in behalf of specific products have become increasingly confusing. There seems little doubt that there has been a tremendous growth of deceptive advertising and of some other malpractices. Despite regulations of various types, producers have managed to keep several leaps ahead of consumers in bargaining advantage. In some lines strong competition has

weakened business morality. Pressure to make profits has sometimes lowered ethical standards. And the seller usually knows more about his product in this complex world than the buyer. The seller is an expert, the buyer an amateur. These bargaining advantages have resulted in consumers getting the small end of the stick. A growing development of private brands has made intelligent buying more difficult. There are, according to Consumers' Research, over one million brands of canned goods available to the consumer in the United States. Even if that figure should be an exaggeration, we know the number is so large that intelligent choice is difficult—and that is the point. Moreover, the extraordinary number of sizes of cans—whether originally a result of lack of planning and whether continued or not because it serves the purposes of some sellers—confuses consumers in their attempts to compare values. It is obvious that the consumer cannot test the large variety of canned goods available. Had he the facilities, the attempt would be costly and uneconomical. The consumer as he becomes educated is less interested in particular brands of canned goods and more interested in making certain that the commodities in question are government tested as to quality, accurately graded, and inspected to see that there is no deception regarding the quantity and quality of contents.

NEGLECT OF THE CONSUMER BY THE GOVERNMENT. The government has done little or nothing to protect the poor, unwary, and generally ill-informed consumer. Not only has the businessman kept several leaps ahead of the consumer in bargaining advantage but the Hooverite-Coolidge philosophy of recent decades has actually widened the gap by *putting government scientists at the service of business but not at the direct service of 130,000,000 consumers*. For this the Department of Commerce rather than the Bureau of Standards is chiefly responsible. The government has masses of valuable information used in its own buying that ought to be made available to the general public even if business does "complain." Does our government exist to serve the general populace first, or special classes, such as businessmen, first? It is safe to predict what

a poll of public opinion would have to say on that point if the essential facts and issues were made known.

Some readers may wonder why the government has not undertaken to educate the consumer. While it is true that under the Roosevelt Administration some steps have recently been taken in that direction, they have been grossly inadequate. The reason is fairly clear. Public opinion is not prepared for it, especially opinion among businessmen. If some governmental testing bureau informed the public that refrigerators A, B, and C were the "best buys" for the money, and that D, E, and F were moderately good buys, that G brought substantial hazards to the family, and that H and I were exceptionally high in cost of operation, that J, K, and L were tolerably good refrigerators but that the advertising claims on their behalf were grossly exaggerated as to the net number of cubic feet available for food storage, if these ratings were given frankly and honestly as a result of the technical work of competent engineers and distributed freely by brand names to the populace, pandemonium would break out in the business world. If we multiply this situation by 10,000 more commodities that the consumer might conceivably be interested in, we can well imagine how long an honest governmental testing bureau would last under our system of pressure politics. Whatever may be said of the present governmental administration in Washington and in the various state capitals, it is an historical fact now well established, that government officials are especially prone to lend a sympathetic ear to the complaints, demands, and desires of businessmen. Consumers, on the other hand, are insufficiently organized.

What *could* the government do to help consumers? Of course, it has already done something through an inadequate food, drug and cosmetic law and through the operations of the Department of Agriculture. A governmental agency also publishes *Consumers' Guide*, but this is only partially effective owing to the fact that no brand names are mentioned as a rule. The government could do a great deal more than it now does if it accepted the recommendations of consumer experts and made more readily available to the American people the Re-

ports of the Bureau of Standards and of State Experimental Stations and Bureaus. A great deal more could also be done than is now being done through the Department of Agriculture by the more effective grading of fruits and vegetables, by more stringent inspection of their quality, and by pushing the movement for the development of standardized labels on canned goods. Only with a wider and more effective consumer movement can we hope to develop a better grading system of commodities in the United States in order that the consumer may judge his best buys. There are many other things which experts on consumer problems would like to see the government do, but the above seem to be the minimum next steps. These things will not be done, however, until consumers form a pressure group to lobby for adequate reforms to protect their interests. In the meantime we cannot wait. What the government cannot do to protect the interests of 130,000,000 consumers is being done to a very small extent by private organizations which have grown up for this purpose.

ORIGIN OF PRIVATE CONSUMERS' ADVISORY ORGANIZATIONS To educate and protect consumers two private organizations have grown up. One, Consumers' Research, grew out of a small consumers' club in New York state—a group of people who organized themselves to exchange and develop their information on matters of interest to consumers. Another circumstance which led to the founding of Consumers' Research, Inc. was the publication in 1927 of *Your Money's Worth* by Stuart Chase and F. J. Schlink. It became a best seller and a selection of the Book-of-the-Month Club that year. This was a "study of the waste of the consumer's dollar." The book described the predicament in which competitive advertising and sales pressure had placed the consumer "who attempts to find his way to an intelligent purchase in an uncharted jungle of conflicting claims, skillfully presented misinformation, flattery, sex appeal and exaggerations" (*Introduction to Consumers' Research*, p. 3.)

The other organization, an offspring from its parent organization, is Consumers Union which broke off from Con-

sumers' Research because of differences in labor policies. Their differences were aired long and lustily in the press, thereby giving people who had never heard of Consumers' Research an insight into its existence and its aims. The membership of both organizations is steadily expanding. Consumers' Research, known briefly as CR (Washington, New Jersey), and Consumers Union, briefly known as CU (17 Union Square, New York City), probably have a combined membership of more than 120,000.

AIMS OF CONSUMERS' RESEARCH, INC. The aims of Consumers' Research have been stated by the organization as follows "to provide a clearing-house where information of importance to consumers may be assembled, edited, and promulgated, and to develop an art and a science of consumption by use of which ultimate consumers may defend themselves against the invasions and aggressions of misleading advertising and high-pressure salesmanship. Consumers' Research is founded on the belief that consumers have as much right to increase the purchasing power of their dollars as have business enterprises and that many consumers, given an income above the subsistence level, will as a practical matter achieve better results by learning how to get more for their money than by continually striving to get more income as the sole means of realization of their economic rights."

CR AND CU COMPARED The aims of Consumers Union are very similar to those of Consumers' Research except that the former takes into consideration working conditions, wages and hours. It is more sympathetic toward the labor movement generally, and takes the view that the consumer might well consider the conditions under which various commodities and services are produced as well as the problem of wise purchase. Consumers' Research, on the other hand, takes the point of view that there is necessarily, at least upon occasion, a conflict between the consumer's interest and labor's interest, and that it is impossible, at least inexpedient, to attempt to attain both objects at once. The difference of attitude is reflected in the

fact that Consumers Union was started by a group that split off from Consumers' Research following a strike of staff members. Consumers Union is definitely pro-labor, whereas Consumers' Research claims to be neutral. Actually, it is in my opinion, anti-labor, anti-union and is always carrying on a campaign against the "Reds." CU reports show a sense of humor quite lacking in CR reports. Moreover, CU is essentially a cooperative organization owned by its members. Consumers' Research, on the other hand, is privately owned. The members of Consumers Union elect officers and have voting power at the annual meetings. Its structure is, therefore, essentially democratic.

In some respects, at least, CU is more progressive than CR. It has had the courage to issue an interesting, highly informative and rather reliable 32-page report on contraceptives ("Prophylactic Materials") which is available to married CU members who use such devices on a physician's advice. While this report is not above criticism (what is?), it is far in advance of general consumer opinion in this or any other country. For various reasons, CR has not manifested a corresponding courage and initiative. Though urged by myself and undoubtedly by others to issue such a report to protect the consumer from the excessive advertising claims of a new and chaotic 250 million dollar business, CR has taken the position that there are no adequate standards in the contraceptive field. This is simply not so. Moreover, people are going to make choices whether CR helps them or not. There are non-commercial, unbiassed, scientific organizations available, such as the National Committee on Maternal Health, in possession of much reliable information already accumulated and ready for distribution. Furthermore, this organization is prepared to undertake such further researches as may be necessary.

SERVICES OFFERED BY CONSUMERS' RESEARCH AND CONSUMERS UNION Aside from the differences in service and viewpoint noted above, both CR and CU offer about the same type and quality of service. Both organizations publish, in addition to an annual handbook of buying, monthly reports or

bulletins, except that CR publishes no bulletins during the months of July and August. The annual issue of CR is known as the *Annual Cumulative Bulletin*, that of CU as the *CU Buying Guide*. Most of the bulletins are confidential, some general ones are not. In addition, Consumers' Research publishes a few Special Bulletins, not a part of the ordinary annual complete subscription at \$3 00. You may secure the General Bulletin, which is non-confidential, for \$1 00 annually (foreign, \$1 50). The charge for the full bulletin service is \$3 00 annually. The new full membership fee in Consumers Union is \$3 50. This covers a subscription to twelve issues of the complete *Reports* plus the *Buying Guide*. Limited membership includes a subscription to abridged reports (cost \$1 50). A special reduced group fee is available to students, members of trade unions, consumer clubs, and other organizations. Consumers' Research also offers a special price of \$1 00 for students in classes provided that the entire membership of the class enrolls and signs the confidential statement.

If you can afford to subscribe to the service of only one organization, which should it be, CU or CR? This is difficult to answer and will depend somewhat upon your outlook on social questions. CU appeals more to individuals of liberal sentiments. In terms of completeness of service, it is difficult to choose. CR's *Annual Cumulative Bulletin* is more complete than CU's *Buying Guide*, but sometimes in its monthly bulletins CU offers a more complete coverage by brands. Some people find the pocket size of CU *Buying Guide* handy because it can be put in a lady's pocketbook. The CR *Annual Cumulative Bulletin*, being of quarto size, is difficult to take along on a shopping trip. Trade unionists and liberals will distinctly prefer CU to CR. More conservative people may find the choice a toss-up or even prefer CR, which is militantly anti-New Deal. Many people belong to both organizations. The author is a member of both organizations and has come gradually to prefer the general point of view of CU.

CONFIDENTIAL NATURE OF THE SERVICE Before the membership application of an individual is accepted in either

organization, he must sign a statement that he will keep the information furnished in certain bulletins confidential among the members of his family or household (including servants) and that he will not generally divulge the information to friends or others. This is not a scheme to increase the membership of such organizations. The reasons are legal in nature: A person employed as a technical adviser in a confidential relationship cannot be sued for advising that refrigerator A is a better buy than refrigerator B. He cannot be sued by the manufacturer of B. The adviser is offering a confidential technical service for which he is paid a fee. He is not generally libelling the products of B. Correspondingly, when a technical advisory organization like Consumers' Research or Consumers Union advises its *subscribers* that refrigerator A is a better buy than refrigerator B, the latter manufacturer cannot successfully sue in a court for damages.

THE COMMODITIES AND SERVICES TESTED AND EVALUATED Both organizations attempt to answer common questions in the consumer's mind about goods they are most likely to want and need. They undoubtedly reflect the buying needs of their subscribers when they show relatively little interest in luxury goods.

The commodities and services reported upon in the *Annual Cumulative Bulletin* of Consumers' Research published in September, 1939, are the following categories of consumers' goods: Medicine and Hygiene, Radio Sets and Musical Instruments, Household Supplies and Methods, Cosmetics and Toilet Supplies, Foods, Textiles and Clothing, Furniture and Furnishings; Instruments used in the Household; Automobiles, Parts, Accessories, Supplies; Paint, Enamel, Varnish, Lamps and Lighting, Cameras, Photographic Supplies, Household Appliances and Equipment, Typewriters and Writing Supplies, Tobacco Products, Smokers' Supplies, Miscellaneous. The report is in the form of a paper-bound quarto volume of 448 pages of double-column printed matter plus an index.

The goods reported upon are ordinarily divided into three categories: A Recommended, B Intermediate, C Not Recom-

mended Frequently price classes (1, 2, 3) are also added. 1 represents the best buys, 2 the second best buy in its category from the standpoint of price, etc. Several thousand commodities are evaluated and reported upon

The *Buying Guide* of CU, which is much smaller and far less complete than the *Annual Cumulative Bulletin* of CR, lists the following categories of commodities: Foods, Toilet Goods, Drug and Medical, Clothing and Textiles, Automobiles and Supplies, Household Equipment and Appliances, Household Supplies, Radios, Sporting Goods, Miscellaneous. Consumers Union guides buyers through three main classifications: "Best Buys," "Acceptable" and "Not Acceptable." Usually the first category is preceded by a brief description of the requirements of the goods from the consumer's standpoint.

MEANS OF TESTING. How do CR and CU evaluate and test products? This is done in various ways. Some of the tests are made in the organizations' own laboratories. "Samples for tests are in almost all cases bought in the open market and from as representative a field as possible. Whenever time and the nature of the product allow, testing includes actual use trials as well as laboratory analyses." Most commodities, however, are tested by independent, non-commercial testing laboratories, some at universities, when it is more economical to follow that arrangement. A great deal of information is received by CR and CU in the technical reports of such governmental agencies as the Bureau of Standards, Food and Drug Administration, State Experiment Stations, etc. A good many technical men, interested in the consumers' movement, give their services to these organizations free or at nominal fees. Much of the information is of such a reliable character that it would satisfy an engineer or pure scientist desiring more or less exact specifications. Most consumers are not trained to look for specifications in the commodities offered. A long and difficult job of education lies ahead in order to train them to demand exact descriptions.*

* Some clever businessmen are already planning to put so much technical information on labels that people in disgust will not read them, or won't know what they mean, if they do.

We have every reason to believe that the information received from Federal and State testing bureaus is accurate. There is certainly need for the popularization and diffusion of such reports. Many of the original ones are so highly technical that the consumer could not understand them even if he regularly received all of them. These reports are digested and summarized by CR and CU.

Quite a number of subscribers have helped with particular bits of information which are kept on file and eventually put together. Both organizations ask their subscribers to report their experiences with various products. Thus a great deal of the information ultimately compiled by CR and CU is received free or at a nominal figure.

RELIABILITY OF REPORTS OF CR AND CU. How reliable are the reports of CR and CU? Certain advertising groups, in an attempt to sabotage the consumer education movement, have spread abroad the notion that the findings of such organizations are unreliable or untrustworthy because of the small sum of money available for testing. To be sure, their funds are limited, but not to as great an extent as some people would have us believe. CR had, for example, at the end of 1938, approximately 60,000 subscribers. If each one of these paid \$3, that would give a total of \$180,000. The office overhead and the printing of the bulletins must in themselves amount to a considerable sum. The balance would not in itself be sufficient to test *all* products, but as we have shown, CR and CU get most of their information free for the mere costs of search and abstracting. Many products are tested, and some need little testing. On the whole, CR and CU work wonders with the limited research funds they have available. As the movement grows, still more funds will be available for testing purposes. The claim, therefore, that CR and CU are unreliable because both have inadequate money for testing is not well founded. It is partial propaganda designed to create mistrust of both organizations—much like the loose and inaccurate charges of the Dies Committee.

Both Consumers' Research and Consumers Union are in-

dependent of any other organization Neither of them has any commercial ties The officers of each must make known the amounts of stocks, if any, they hold in any other organization It is important that both Consumers' Research and Consumers Union should receive their income from known sources The income of both organizations is derived from the sale of reports, books and reprints. A few subscribers voluntarily contribute an additional amount, but neither CR nor CU knowingly accept contributions from individuals connected in a major executive capacity with any firm whose products are listed If money were accepted from manufacturers, the reports might immediately be suspect Says CR: "No manufacturer or dealer, as such, makes any contribution, directly or indirectly, to CR's technical or editorial work, or to any of CR's officers or employees, directly or indirectly, nor will any such contribution be accepted if offered No one pays in money, goods, or services to have any product recommended or any unfavorable comment made, modified, or omitted from the Bulletins of Consumers' Research" (*Introduction to Consumers' Research*, p 7) Consumers Union likewise declares that "It has no connection of any kind with any manufacturer, distributor or other commercial interest"

Yet many individuals have stated that it was possible for manufacturers to buy a favorable recommendation in one of these organizations There is not the slightest foundation for any such allegation and both organizations deny it Such statements have their origin with irresponsible individuals who want to discredit CR and CU in the eyes of consumers. It would, as a matter of fact, be quite impossible effectively to prejudice a report to the disadvantage of consumers because the annual and monthly reports are edited by a staff A large number of people have a hand in the production of each bulletin To be effective it would be necessary to bribe nearly every important person in the organization, at least all those on the editorial staff

The reports of both CR and CU manifest a high degree of disinterestedness This is further attested by the fact that some products of a given manufacturer may be listed as *Rec-*

commended by CR and as a *Best Buy* by CU, while other products by the same manufacturer may be given a listing of *Not Recommended* or *Not Acceptable*. Efforts are undoubtedly made to get a change in listings. Says CR "Up to the present writing, CR has enjoyed complete freedom from effective efforts to alter or suppress its findings, favorable or unfavorable, but not, we regret to say, freedom from numerous endeavors accompanied by pressure of all sorts and through all possible channels to bring about changes of every description in listings" (*Ibid*, p. 6)

Neither organization is, however, infallible. Both make mistakes occasionally, but such mistakes are in a decided minority, and they are usually corrected promptly in succeeding bulletins.

Perhaps the cynical attitude of some people to the effect that no one is devoted to the public interest now accounts for some of the suspicion regarding the accuracy and reliability of consumers' reports. Many people are so accustomed to sharp practices in the business world that they find it difficult to believe that any organization can be unselfishly devoted to the public interest, and that such an organization is devoted to the task of reporting accurately in an unbiased and honest manner the results of its findings. On the other hand, it is easy to understand such cynicism. How much genuine devotion to the public interest, aside from personal interest, is there among people generally?

HOW TO USE CONSUMER REPORTS It takes some time before people acquire the habit of using the reports of CR and CU regularly and effectively. It is probably true to say that they first develop a selfish or self-centered interest in consumers' reports, and that only later do they develop, slowly as a result of the educational process, a public point of view. This is illustrated by my own experience with students. At the outset, they are primarily interested in saving money in the purchase of electric razors, radios, gasoline and oil, automobiles, etc. But perhaps when they are married and have children of their own, they will take more interest in commodities for the

whole family By then it is hoped they will also see the necessity of developing a civic as well as a personal interest in more accurate labelling and branding, in the development of standards for products, in avoiding food poisoning as a result of sprays on fruit and vegetables Perhaps at a later date they will also take more interest in the social effects of unethical advertising A public point of view, at least in our culture and perhaps in all cultures, seems to develop much later in the maturation process than personal interest, which is essentially preservative in character.

It is a good idea to take along one or both handbooks when shopping You should make it an invariable rule to consult the reports of one or both these organizations before making any major purchase It will often repay effort to consult the reports before making even a minor purchase, not so much because of the possible monetary loss but to avoid getting poor quality It has been my invariable experience that whenever I digressed from the recommendations of the reports, I have paid for it Many other people have had the same experience Undoubtedly it takes some time for the individual to build up confidence in these reports based on his own experience Only when this happens is the consumer likely to spend the time and effort necessary to use the reports before purchasing

USE OF REPORTS TO INCREASE REAL INCOME Will the wise use of the monthly and annual reports of Consumers' Research and Consumers Union lead to substantial savings in expenditures? Undoubtedly yes! It is my opinion, based on personal experience and the experience of friends and students, that a proper use of these guides can substantially increase real income Unfortunately, it is not possible, in the present state of knowledge, to estimate the percentage of savings possible That it is material, however, seems to be the experience of a large proportion of the persons who have used such buying guides or bulletins, and by the growing subscription lists despite the boycott of several newspapers and magazines that will not accept the advertising of CR and CU If the family has a very low income, the savings may be relatively modest If the family

has a substantial income, say from \$2,500 to \$5,000 annually, the savings should be much greater.

OTHER MEANS OF PROMOTING BETTER BUYING Besides the use of the reports of CR and CU, there are several other steps the individual can take to promote more intelligent buying for family needs, especially in view of governmental neglect and the failure of our schools, dominated often by businessmen, to meet this need.

The consumer can demand accurate specifications, descriptions, and labels on the commodities he purchases

He can resolve not to purchase products of dishonest or deceptive advertisers, or of those who make excessive claims

He can organize a local Consumers' Club By cooperating among themselves to protect their interests, consumers can accomplish more than by operating alone If a local Consumers' Club is organized, facilities are provided to bring educational speakers before churches, civic groups, businessmen and clubs, and other organizations likely to be interested in public affairs It can interest them in consumer education. A local cooperative, if it exists, is a good agency to start with. Special group memberships at a discount are available in Consumers Union and such organizations.

The wise buyer can use his influence as a voter to urge the government, either through his vote or more effectively by letters to government officials, to give more consideration to the interests of consumers and less to the interests of special pressure groups Such protests help However, they are likely to be generally ineffective until such a time as consumers organize politically as a pressure group and make themselves heard

By public education and through his individual efforts, the consumer can exert an influence to prevent the enactment of, or to produce the repeal of, price-fixing laws which invariably raise prices for consumers, to oppose sabotage movements on the part of politicians to destroy chain stores by confiscatory legislation on taxation; and he can, in general, fight such measures as are calculated to injure the interests of consumers.

It is so obvious that it is hardly necessary to point it out

that we all need to buy more intelligently if we are to protect our economic standards and promote happy and self-sufficient family life. The problems of the consumer have been neglected by economists, by sociologists, by government. Only business gives it proper attention and then almost invariably from a selfish angle to confuse the buyer. One day—and the day is not far off—130,000,000 Americans are going to rise up and demand a new order for consumers. But, as I have shown, they have their own part to play here and now.

CHAPTER 17

WHY BE FOOLED ON LIFE INSURANCE?

The nature and purpose of life insurance—The insurance octopus—How we got that way—How much insurance should a person carry?—Where to buy life insurance—Savings bank life insurance (Savinsurance)—Insurance with special groups—The best places to buy—How to choose the best companies—Private companies with low net cost—The main types of insurance

THERE are several million insurance suckers in this country. Why? Because we have the wrong kind of insurance. Because we do not know how to protect our economic interests when we buy insurance. Because we do not know that the cheapest insurance is usually the best insurance. Because we put too much of our savings in life insurance policies. Then we get ill, hard up or unemployed, need cash, and pay six percent interest *for the use of our own money!* Because often we don't know where to buy the cheapest insurance, don't know that net costs vary enormously as between different and equally sound companies. Because some people are so oversold with insurance that they are forced to lose their small savings. Because we let most policies lapse. Because we sit supinely by and let insurance companies confiscate too large a proportion of our assets as "surrender charges." Because, in brief, we are ignorant accessories to a huge racket masquerading as a guardian of thrift.

What has all this to do with marriage? Simply this: economic security is *one* foundation of a happy and satisfying marital life. Savings are important, but they must be in such forms that they are available when needed. They are not available, as we shall show, to the policy holder through a loan except under unnecessary cost. Furthermore, if we don't get our

money's worth in insurance, as in other purchases, the economic foundations of the family are weakened

Although most young people are not faced with insurance problems while they are still getting their education rather than earning a livelihood, it is well that they look forward to later needs and learn now some of the pitfalls for the buyer in this field. Those who are married and raising a family would certainly do well to inform themselves and learn how they can spend their money wisely and well in the purchase of insurance

THE NATURE AND PURPOSE OF LIFE INSURANCE. All insurance involves the payment of a small but certain sum, called a premium, to protect against a possible large and uncertain loss or damage in the future. It is a way of shifting risk from the individual to a group. Life insurance is merely the application of this principle to protect those who may have an insurable interest in the continued life of a given individual. *Its real purpose, often forgotten nowadays, is to protect dependents, commonly a wife and children, in case of the premature death of a breadwinner. It is not intended primarily as an investment, although most people have been persuaded by the sellers that it is.*

THE INSURANCE OCTOPUS Before we go on to discuss many of the problems and questions associated with insurance, let us first take a look at the octopus whose tentacles grip us and find out how we "got that way"

There has been an enormous development of life insurance in recent decades. While the population of the United States was increasing 100 percent in the period 1890-1938, life insurance in force was increasing 2,500 percent. In 1937 there were 64,000,000 policyholders in this country, and the number of policies exceeded the number of inhabitants. The amount of insurance in force in 1938 was about 110 billion dollars. The national income in that year was about 64 billion dollars. *In 1937, 75 percent of the national income went to insurance companies in the form of premiums and interest on policy loans.*

Now about one out of every two persons in the United States is insured in one of the life insurance companies.

The increasing assets of insurance companies tell the same story of growth. In 1906 assets amounted to 3 billion dollars. By 1938 the total assets had reached 27.6 billion dollars. The life insurance companies of the United States accumulate 5 billion dollars of new funds for investment each year. The assets of the Metropolitan Life Insurance Company alone are approximately 5 billion dollars; those of the New York Life Insurance Company, 2.5 billion dollars. In fact, the income of the Metropolitan Life Insurance Company is accumulating so rapidly that it must invest 2 million dollars each day every day of the week including Sundays.

So much for the general situation with reference to growth and assets.

More recent figures on assets and amount of insurance have just been published by the Securities and Exchange Commission (SEC) for the 26 largest legal reserve life insurance companies in the United States. The assets of these companies increased from \$14,892,330,000 in 1929 to \$24,290,000,000 at the end of 1938, a gain of 63.1 percent in the decade. (*New York Times*, February 10, 1940.) The amount of insurance in force with the 26 companies rose from \$83,987,070,000 to \$92,250,964,000, a growth of only 9.8 percent. A high lapse rate owing to the depression and the greater difficulty of selling insurance in such a period doubtless account for the modest size of that figure. These twenty-six companies in 1929 had 100,195,000 policies in force. By 1931 the total had reached a peak of 101,588,000. But by 1938 the number had declined to 98,054,000. However, the important contrast is this: while the amount of insurance in force increased 9.8 percent, assets increased 63.1 percent. The sale of annuities is only partly responsible for such growth in assets. The primary cause is the desire of the insurance officials to become investment bankers, to sell not pure life insurance but life insurance plus investments.

Not only has growth been phenomenal, but the business is exceptionally concentrated. The 26 largest legal reserve life

insurance companies in the country control 87 percent of the assets of all such companies. The 16 largest control 80 percent of the assets. The total assets of 27.6 billion dollars equal 70 percent of the national debt.

So great is the concentration of wealth controlled by these companies that some members of the Temporary National Economic Committee have wondered whether, in collecting these enormous sums of money, the insurance companies, who necessarily have to act as *trustees* of those funds, are not in some measure drying up the sources of "adventure capital"; whether, in a word, this may not be a factor in the continuance, if not the causation, of the depression.

Certainly it is clear that the insurance companies are coming in no small measure to dominate the capital market. In 1937 the ten largest life insurance companies in the United States acquired about 62 percent of *all* corporate bonds and notes publicly issued, while in 1938 they acquired 55 percent. The Securities and Exchange Commission, in a report* recently put at the disposal of the Temporary National Economic Committee (TNEC), which is investigating the insurance business, stated the matter in another way. The 26 largest life insurance companies, in the years 1934 through 1938, bought 32.8 percent of the \$11,241,000,000 total of new corporate bonds and notes issued in those years (*New York Times*, February 13, 1940, p. 11). No wonder they own a good share of the public and private indebtedness of the United States. In 1930 the 26 largest life insurance companies held 2.5 percent of the total public debt, in 1937, 9.9 percent. Of the private, long-term debt, such as railway, industrial and public utilities bonds, farm and urban mortgages, the 26 largest companies held in 1930, 9.8 percent of this private debt, in 1937, 12.4 percent. (*New York Times*, February 13, 1940, p. 36.) Not infrequently they buy up an entire capital issue privately. When Mr. R. L. Strout described this great concentration of financial power as an "Insurance Octopus" (*Nation*, March 4,

* "Operating Results and Investments of the Twenty-six Largest Legal Reserve Life Insurance Companies in the United States, 1929-1938" Washington Superintendent of Documents, 35¢ in coin.

1939, p 255) many people were scandalized. But everything that Mr Strout said has been fully borne out by the report of SEC recently submitted to the Temporary National Economic Committee.

With the many social issues involved in the proper administration and control of such enormous sums we are not now concerned except to say that recent governmental investigations have disclosed that there are social dangers inherent in such concentration. In this discussion we are not primarily concerned with the broad social and economic interests involved in life insurance, as important as that subject is, but rather with informing unmarried young people and those recently married on how to protect their economic interests as buyers of insurance. I cannot, therefore, be expected to document or prove every conclusion just because it may be startling or unusual to the average reader, or because my viewpoint—that of the masses of the American people—makes some insurance salesmen irate.

HOW WE GOT THAT WAY The insurance companies have grown to such immense proportions because of our naive faith in insurance. They have gone more and more into the field of investment banking and out of pure insurance because it has been especially profitable for them to do so.

Our naive faith in insurance stems partly from a fear of insecurity, partly from pride, partly from the financial stability of the stronger companies in the past. The insurance companies have carried on an intensive propaganda by paid newspaper and magazine advertisements for many years. High-pressure salesmen have sold the types of insurance from which *they* would get the highest net returns, and from which the companies would profit most, namely, expensive types with strong investment features. *There has thus grown up a confusion between insurance as such and savings as such.* They are being merged not because it is to your interest but because it serves the interests of insurance companies. Yet our faith remains. It is based on ignorance of the facts, ignorance on the part of the buyer of his own interests.

It is because of this ignorance that the insurance companies have been able to sell the *wrong forms* of insurance from the buyer's standpoint. Expert counsellors on insurance have concluded that *most American people in general have the wrong kind of insurance*. In the first place, they have loaded themselves up with life insurance and neglected health and accident insurance. In the second place, they have made the error of failing to realize that, for most people, *the best insurance is the cheapest insurance*, a kind most people have never heard of, namely, *Annually-Renewable Term* insurance; or else *Term renewable as Term* but not necessarily annual. But more will be said of this later. In the third place, as already mentioned, the American people have failed to keep their savings separate from their insurance. This has led to many unnecessary losses and to other difficulties which will be detailed presently. And, in the fourth place, the average American family does not know that *the net premiums of equally sound insurance companies vary considerably*. Until publication of the pamphlet mentioned on page 248 it had been very difficult for the head of a family to secure reliable, unbiassed, commercially independent information on the net premiums of various companies in order to determine which companies offer low-cost protection.

HOW MUCH INSURANCE SHOULD A PERSON CARRY? The amount of insurance you should carry varies with a great many circumstances, but it is primarily based upon the needs of your dependents according to their station in life. The whole matter is complicated and in many cases may well call for the advice of an insurance counsellor. Among the principles to bear in mind are the need for adequate protection, the necessity, on the other hand, of not being oversold in an attempt to be excessively prudent, and the need for flexibility to meet the shifting demands of dependents at different ages.

There are two ways of computing insurance needs. One is determined by calculating the *present* value of a man's *future* earnings. This is dependent upon his annual net income above expenses and his life expectancy. According to the American Experience Table of Mortality a man who has attained the age

of 30 years has a so-called "expectation of life" of 35 3/4 years. If his annual net income, over and above expenses, is \$1,000 a year, the *present* value of his *future* earnings, namely, \$35,000, is approximately \$20,000, assuming a 3 1/2 percent rate of interest. How much insurance you should carry depends upon your earning power, the types of policy carried, whether or not you save *with* your insurance or independently of it, the number of dependents, the level of living to which you are accustomed, and other similar factors.

A second, and perhaps a preferable way of determining how much insurance you should carry, is to base the amount upon the needs of your dependents and compute the capital sum necessary to produce a given monthly income. However, it will usually be found that the man's earning power is not sufficient to provide the necessary monthly income, in which case, of course, it will have to be scaled down. Harwood and Francis in the pamphlet described later, discuss in some detail the problem of calculating the amount of insurance that should be carried. Those who are interested in that problem would do well to follow their discussion with care. It is rather technical for inclusion here.

Who should carry life insurance? In general, those whose death would cause a loss to others. It is rarely wise to insure wives and children because ordinarily they are not earners. Dependents can best be protected not by insuring them but by insuring those on whom they are dependent, and then *only as long as the chief support has dependents*. Resist salesmen who argue otherwise. As a man gets older he ordinarily needs less insurance.

WHERE TO BUY LIFE INSURANCE Because net costs vary so much in equally sound companies it is important to select a company carefully. The following brief classification will help you to recall the main sources of life insurance as distinct from particular companies. When we have considered these matters we shall turn to a description of the various types of policies and determine which are the best buys and which are most likely to fulfill the more common needs.

CLASSIFICATION OF SELLERS OF LIFE INSURANCE POLICIES

- A Private profit organizations
 - 1. Joint-Stock companies
 - 2. Mutual companies
 - 3. Mixed companies
- B Non-profit organizations
 - 1. Governmental systems
 - (a) Federal system for World War soldiers
 - (b) State Systems of Savings Bank Life Insurance
 - Massachusetts
 - New York
 - 2. Organizations Serving Special Groups
 - Members of Lodges and friendly societies
 - Ministers of given religious denominations
 - College and University Teaching Staffs

It will be noted that the main basis of the classification above rests upon whether or not the organization issuing insurance is founded to make a profit. Most joint stock companies and mutual insurance companies are run for profit, but the mutual company alleges that it turns back all its profit to the policy holders according to certain equitable principles. That statement should not be accepted too uncritically. The mutual company rates are generally higher (that is, "loaded"—a technical name for padded) in the first place. You may or may not get back the extra payment. Refunds are not dividends in any real economic sense. But they sound good, and fool many people into thinking they are getting something for nothing.

SAVINGS BANK LIFE INSURANCE (SAVINSURANCE). The savings bank life insurance systems were founded to correct the many evils (see page 252), especially the high cost of industrial insurance. At the time of writing Massachusetts and New York are the only two states in the Union to make various types of life insurance policies available to their residents. Strictly speaking, they are not state systems because the state does not guarantee the insurance. It is guaranteed by good actuarial procedure and a special fund. But it is convenient to

refer to the systems as state systems because state legislatures took the initiative to found them and passed legislation enabling the savings banks to set up special departments to carry on such a business. The insurance companies had become investment bankers. Why shouldn't the banks enter the insurance business? However much insurance men may word polish, there is no answer to that. Naturally the insurance companies have fought the founding and spread of state systems. But their dire predictions of failure of Savinsurance have not been borne out.

In Massachusetts the maximum amount issued on any one life is \$25,000, \$1,000 through each of twenty-five different banks. Each issuing bank is limited to the sale of a policy not exceeding \$1,000 on any one life. But there is nothing to prevent an individual from applying for one policy in each of twenty-five different banks. In New York State the resident is limited to three policies of \$1,000 each. Savings bank insurance, as already indicated, can be purchased only by residents of the state in question, or by those employed within the state. But policies may be retained by policyholders who move elsewhere.

In Massachusetts the savings bank life insurance system has operated for 31 years, is financially sound, issues insurance at low cost, and represents a good buy. The Massachusetts savings banks claim that "the net cost has averaged about 25 per cent less than the average net cost of ordinary insurance and about half the cost of weekly premium [or industrial] insurance."

Not only are costs lower under Savinsurance, but the other terms are more liberal. Surrender charges under Savinsurance are usually lower and the cash values more generous. In great contrast with industrial or weekly premium insurance, savings bank insurance policies have a guaranteed cash surrender, paid-up, or extended term value after premiums have been paid for six months. Under the Massachusetts system lapses have been reduced to less than 2 percent. The average annual lapse rate on ordinary policies in commercial companies in 1936 was 30 percent of the annual number of new policies.

The lapse rate was 35 percent on the weekly premium policies

One limitation, from the long-run social point of view, of savings bank insurance is that the system has copied some of the evils of the private companies. Since it was founded on the private system, that was perhaps to be expected. For instance, it is impossible to purchase Annually-Renewable Term, the cheapest and best form of policy for the breadwinner of the average working-class family. The issuing banks stress all the old-line policies: Ordinary life, Endowment, Limited Payment Life. They do, however, sell Five-Year Term insurance, if not Annually-Renewable Term.

Another limitation of the Savings insurance system is this: being over-the-counter insurance, it is not pushed. The private insurance companies hustle for the business while the savings banks do not. The law prohibits the use of solicitors. In some measure the banks lack the facilities for pushing business. While the banks do some advertising, in general they wait for customers and depend upon lower cost to bring in business. Accordingly, the growth in state systems has not been as rapid as one might theoretically suppose. It seems unfortunately true that it is necessary, at least in the present state of public education on the subject of insurance, to "sell" insurance to individuals. Experience shows we cannot depend on them to come for it. Many consumers would save money if this were not so. As consumers become educated to their own economic welfare, much of the present selling cost can be saved. The resident of any state having a state system would do well to investigate the possibilities before insuring with other sources.

INSURANCE WITH SPECIAL GROUPS College teachers, the ministers of given denominations, and the members of certain lodges and friendly societies are often able to secure insurance at relatively low rates. But not all such plans are sound. The lower cost arises partly from the fact that the plans mentioned are not run primarily for profit, partly from the fact that some organizations of this type enjoy a special endowment to cover overhead costs. The latter is the case in the instance of the Teachers Insurance and Annuity Association, the overhead

costs of which are paid by income from endowment furnished by the Carnegie Endowment. When the system was founded in 1918, the trustees of the Carnegie Endowment thought it was in the public interest that college teachers should have this security. In view of their relatively modest income when compared with certain other professions requiring no more ability and which sometimes return what are known as "prize incomes" (e.g., the law, higher business executive positions, etc.), the trustees felt that it would be desirable to subsidize the insurance plan. Accordingly, that was done. Private counsellors on life insurance from the consumers' point of view advise that any person eligible for insurance issued only to special groups, thoroughly investigate its possibilities. Usually such insurance is a good buy.

THE BEST PLACES TO BUY To summarize, you would do well to consider seriously the advisability of insuring with a special group if you belong to one, and if it has sound insurance available at a special rate. Serious consideration should also be given to a savings bank or federal system if available in your state. There may be little choice between them on the one hand, and a special group system, on the other.

You should next consider a low cost mutual or private stock company. It is a commonly held opinion that the net cost in a mutual company is lower than that in private stock companies. This is not necessarily true. The alleged reason for the lower cost is that no "dividends" have to be paid to the stock holders in a mutual company, that they are all returned to the policyholders. Actually the premiums of mutual companies are approximately 25 percent more for a given amount and kind of insurance than the premiums of stock companies. They are "loaded." Of course, the policyholder *hopes* to get back these over-payments in the form of dividends and refunds over the years. But there is no certainty of this. If we would look upon dividends on a life insurance policy as not real dividends in any genuine economic sense but merely as a refund for over-payments, much of the confusion that exists about them would be dispelled. In the past, it was not until a participating or

mutual contract had been in force for approximately fifteen years before its actual cost equalled that of a non-participating policy in a private stock company. If the insured person needed money, and if circumstances compelled him to surrender his policy before the end of the fifteen-year period, a mutual contract would have proved the more costly of the two. That such circumstances frequently arise is attested by the fact that the average life of a policy is seven years.

Despite these facts, and perhaps because of advertising propaganda, the notion is very widely prevalent that mutual companies have the lowest net cost. This may account for the fact that they do four-fifths of the business. The following point is also relevant to the question of comparable costs. During a depression a mutual company can cut dividends. This is merely another way of raising the premium without the consent of the insured. In this respect mutual companies are in an enviable position compared with private stock companies. But it is not an advantage enjoyed by the buyer of insurance.

HOW TO CHOOSE THE BEST COMPANIES While financial soundness is important, expert private counsellors on the purchase of life insurance are agreed that financial stability and low net cost of premiums are closely related in most companies. What companies have the lowest net cost for the same policy at the same age? Before entering upon that question we need to ask how such marked differences can exist. How can this be if the rates are based on the same or nearly the same mortality table (The American Experience Table of Mortality)?

Differences in the cost of the same policy for the same person at the same time can be traced to a variety of conditions:

(1) *Differences in mortality experience.* Companies which select their risks carefully will tend to have low mortality costs; while those having a relatively free and easy system of examining applicants will tend to have higher mortality costs. However, since the mortality tables now used by the majority of American life insurance companies are *more than two gen-*

*erations (sixty years) out of date,** having been compiled when mortality rates were substantially higher than at present, the insurance companies have provided for a "safety margin," as they call it. The newer companies, with a disproportionate number of younger people insured, may gain since the improvement in mortality has been more marked in the younger than in the older age groups. However, the advantage of the younger company generally stops there because the other factors, of which company expense is a prominent one, are generally in favor of the older, well-established company.

(2) *Company expenses* Overhead varies with the efficiency of management, the age of the company, the expense of getting new business, etc. Harwood and Francis found, in the pamphlet mentioned below, that two companies selected almost at random had expense ratios in 1936 of \$3.21 and

* This is really a very anti-social practice that masks under the cloak of "financial stability," a worthy and necessary objective, but hardly a sufficient one. The companies say it is for safety, to guard against epidemics. But must they collect about one-third too much? The epidemics never seem to materialize on anywhere near the scale provided for. Isn't that odd? Why is it that very *up-to-date* tables are used for *annuities*? Answer: it is most profitable to do so. The *old* mortality tables are used for *insurance* for the same reason.

This anti-social practice of using such antiquated tables has been condemned by many. Two of the most recent are Mr. Louis H. Pink, New York State Superintendent of Insurance, who certainly is no radical. Neither is Mr. John A. Stevenson, President of the Penn. Mutual Life Insurance Company, a radical. Yet in giving testimony recently before the Temporary National Economic Committee investigating economic monopoly as well as the insurance companies, Mr. Stevenson agreed with Chairman O'Mahoney "that efforts should be made to adjust the premiums to a mortality table more accurately reflecting life expectancy than the sixty-year-old American Experience Table now used as the basis for life insurance premium rates" (As summarized by *New York Times*, February 14, 1940, p. 31.)

In the same issue the *Times* prints a letter containing these remarkable statements:

"On Oct. 20, 1937, Judd Dewey, deputy insurance commissioner of Massachusetts, told a special commission that insurance companies made more than \$1,000,000,000 profit in the preceding three years by using mortality tables computed between 1845 and 1860 despite great advances in life expectancy. Because of these antiquated tables, insurance companies made a profit of \$348,000,000 in 1934, \$356,000,000 in 1935, and \$380,000,000 in 1936.

"The New York courts have repeatedly voiced condemnation of this practice of insurance companies, but they have been unable to remedy existing evils because of legislative inertia."

\$6 19 per \$1,000 of insurance. The first was a large, old, well-established company. The second was founded in 1927, and had only \$7,000,000 of life insurance in force. Agents' commissions for getting business likewise may vary. The first company had a ratio of first-year commissions to new premiums of 30.0 percent. The ratio for the second company was 79 percent.

(3) The *investment yield* of different companies varies. The law and actuarial practice alike require that insurance companies shall hold a large volume of investments as reserve against liabilities. Owing to the diversity of the investment—insurance companies can invest in diversified geographical regions and in many industries, thus securing a maximum of stability—and owing to the varying dates of maturity of their investments, insurance companies, like a well managed investment trust, are able to realize a considerable degree of investment security. However, with the gradual decline of the interest rate during the current depression, the yield of American insurance companies has dropped from approximately 5 percent in 1929 to nearly 4 percent in 1938. Hence the tendency to raise premiums and to increase the policy "surrender charges." And this affects you. Moreover, many companies which were formerly on the $3\frac{1}{2}$ percent reserve basis are writing much of their new business on the more conservative 3 percent basis. (This will raise costs for future buyers still more.) Another factor which makes for the stability of investments of life insurance companies is the fact that the type of security purchasable is rigidly controlled by law. The major portion of the portfolios consists of investments in the form of bonds and mortgages representing a first lien on real property rather than common stocks and more speculative issues. The same is also generally true of savings banks.

Indeed, the factors which influence the cost of life insurance are so varied that the buyer would do well, as a minimum requirement in defending his economic interest, to read very carefully the pamphlet by E. C. Harwood and Bion H. Francis, "Life Insurance from the Buyer's Point of View," published by the American Institute for Economic Research (54 Dunster

Street, Cambridge, Massachusetts), and for sale at one dollar. Before purchasing any policy or rearranging his insurance program the buyer would also be well advised to purchase Mort and E. A. Gilbert, *Life Insurance Investing in Disaster* (New York: Modern Age Books, 1938, 75¢). *These books will pay for themselves many times over.* The reader should be warned, however, that the Harwood and Francis pamphlet is written too much from the insurance company point of view. Harwood and Francis are also too uncritical of the rigid savings and insurance combination pushed by all the companies. Another useful book by Mort and E. A. Gilbert is *Life Insurance: A Legalized Racket* (New York: Farrar & Rinehart, \$1.00).

There are several insurance consultants scattered about the country. In my judgment the average person needing advice either on new purchases or on readjusting his insurance program would do best by using the insurance consultant service of Consumers Union (17 Union Square, W., New York City). The fees of most insurance consultants are, or have to be, rather high, but those of Consumers Union are very nominal,* and their service unusually competent.

Use of the American Institute pamphlet on "Life Insurance from the Buyer's Point of View" will enable a person to choose a company that has achieved a good record for low cost in the past. It is a reasonable inference that such companies stand a better than average chance of a good record in the future. The pamphlet lists low-cost companies by type of policy at given ages. It presents several tables showing the payments over twenty years, the cash value at twenty years, and the twenty-year net cost for different types of policies at different ages, based upon a \$1,000 policy in each case. Oddly enough, the ranking of the companies varies somewhat for the different ages and for the different types of policy.

Here is one example of the savings possible by the use of American Institute tables. A preferred risk \$1,000 Ordinary

* For members: General insurance counsel, \$5; specific analysis of policies, \$1.25 per \$1,000, with a minimum charge of \$5. For non-members: \$2 per \$1,000, with a minimum charge of \$10.

Life policy, age 25, would require, if taken out in the Metropolitan Life Insurance Company, a payment of \$372 73 over twenty years, assuming that the accumulation is at $3\frac{1}{2}$ percent. After twenty years the *cash value* would be \$248 32, and the *net cost* over twenty years, \$124 41 per \$1,000. The *same policy* carried in another sound company would involve payment of \$499 04 over twenty years, would possess at the end of that time a cash value of \$215 00, and would *cost net* after twenty years \$284 04 *There is thus a saving for the buyer of \$159 63 in favor of the former company.* The cost of the same policy in the higher cost company is more than double that in the Metropolitan Life (*Ibid*, p 88)

PRIVATE COMPANIES WITH LOW NET COST The companies standing out in low net cost are Metropolitan Life, Prudential, John Hancock, Northwestern National, and Northwestern Mutual * The buyer should not rely upon the above illustrations as shortcuts but rather secure from the American Institute for Economic Research the latest issue of the pamphlet mentioned above The experts of the Institute make an annual review of the factors influencing net cost in many of the leading and largest companies—they cannot cover all of them—and are prepared to advise a prospective buyer

Some experts on insurance criticize the computation methods of the American Institute as "superficial" They allege that the net-cost method of comparing policies has long been discredited as thoroughly unscientific A twenty-year experience, they argue, is too long in view of the fact that the life of an average policy is seven years, and not twenty as predicated in the studies of the American Institute This would affect materially any comparison between a participating (mutual) and non-participating contract.

Where large sums are involved in the purchase of insur-

* Note that some of these companies are not among the five largest in volume of business or control of assets There is no necessary relation between size and soundness That is a vulgar assumption out of accord with the facts Even some economists (who should know better) have been known to make this false inference

ance, it might be well to check the net-cost estimates in the Harwood and Francis pamphlet with any advice of the consultant of Consumers Union. In fact, it is highly probable that his advice will be much more disinterested and less swayed by the company point of view than the advice of the American Institute for Economic Research.

THE MAIN TYPES OF INSURANCE It is just as important to know what type of policy is best for your needs as to select a low-cost company.

There are three main types of life insurance: group insurance, industrial insurance, and individual insurance. Individual life insurance is undoubtedly the oldest type, but we shall consider them in the above order.

All types insure individuals; but the newer form, *group life insurance*, insures a definite proportion, usually at least 80 percent, of a given group, medically unselected, as, for example, the employees of a certain company.

Since the premium, which is usually subsidized by the employer, is based roughly upon the average age of the group, employees whose age is above the average will find the premium rate exceptionally low, and even the younger workers may find the rate advantageous owing to the economy of a group rate and owing to the employer's subsidy.

Group insurance has been attacked by some friends of labor as a device to bind the worker unduly to his employer. While this has been a motive in some cases, it is easy cynically to conclude that employers adopt group insurance solely for the purpose of fighting unions or reducing labor turnover. An increasing proportion of American employers are sincerely interested in the welfare of their employees, want to make their working conditions happy and comfortable. There is nothing unworthy about attempts to reduce labor turnover. In fact it usually increases industrial efficiency and makes for general prosperity. Fighting the unions may be another matter. The Wagner Act is supposed to have taken care of that matter. But it will be some time probably before reactionary employers completely recognize the right of employees to bargain collec-

tively through unions of their own choosing. Such is now the law of the land. But it will take time for business opinion to catch up.

Quite independent of the relative merits of such controversial issues, it is an undoubted fact that employees would be better off if they secured their group insurance through unions in which they might be permanent members rather than through their employer for whom they rarely work during an entire lifetime. As most group policies are now written, when a worker leaves his job with a given employer, he loses his group insurance. At best, if he wishes to maintain his protection, he must take out another policy at a higher individual premium rate. The rate is often prohibitive, so his protection is lost. If he is fired, or becomes ill for a prolonged period so that he is unable to work, he may likewise lose his protection. If, on the other hand, he is insured through his union in which he maintains a membership, he cannot lose his low-cost group insurance for the reasons already mentioned. It appears that very few of the great masses of the American working people seem to understand these simple principles and their relation to the economic welfare and protection of their families.

Industrial insurance is misnamed. It is not insurance of an industry; it is not even primarily insurance of those engaged in industry. It is life insurance sold mainly to the working class in small amounts for a premium likewise collected in small amounts, usually weekly.

In 1937 the life insurance companies doing business in New York had approximately 69,000,000 industrial policies in force providing for over 60 billion dollars of insurance. (Report of Insurance Department, State of New York, to the Legislature, 1939, p. 29.) The working-class people of America pay annually over 700 million dollars in premiums on industrial life policies.

The chief weaknesses of industrial insurance are (1) its high cost, including no surrender values; (2) the very large proportion of lapses, (3) the uneconomic distribution of policies within the family as shown by the tendency to insure children rather than breadwinners, (4) the overselling of

families on more insurance than it is economical for them to purchase

What legal reforms are necessary if industrial insurance is to be kept at all? The companies writing this insurance should be compelled *by law* to discard their antiquated mortality tables, and to limit the expenses of their industrial business as they are now required to limit the expenses of other forms of business. Agents are now required by the insurance companies to sell an increasing amount of insurance each year *in order to hold their jobs*. Hence the overselling of insurance, the effects of which are frequently anti-social. Provision for direct payment of premiums to a company office on a monthly basis, instead of payment to an agent weekly, would make possible lower premiums by reducing the costs of doing business. The *amount* of insurance that parents can take out on a child should be limited in all states by law, independent of the number of policies or companies. Cash surrender values ought to be made available to the insured after the policy has been in force for three years, a situation which is not now the case. State insurance departments ought by law to be given control over misleading provisions in policies relating to disability and double indemnity. Companies ought, in the same manner, to be required by law to notify lapsing policy holders within six months after the lapse of a policy of the exact amount and form of non-forfeiture benefits available to them. It would also be highly desirable if every industrial policy were required to have conspicuously printed upon it the words "Industrial Policy". Purchasers might then learn to avoid them as uneconomical. These legal changes constitute a *minimum* program of reform.

It is an interesting fact that the two insurance companies whose assets have grown most rapidly in the United States since 1916 (Metropolitan and Prudential) are precisely the companies which have written the greatest amount of industrial life insurance. These two companies have approximately 85 percent of all the industrial insurance in force in the United States. (Report of Insurance Department, State of New York, to the Legislature, 1939, p. 13.) Approximately one-third of

the business of these companies is of an industrial nature. Greater social control over industrial insurance by state or federal regulation, or both, is long overdue

There are five main types of *individual life insurance* policies (1) Ordinary Life, (2) Limited Payment Life, (3) Endowment Policies, (4) Term Policies, and (5) Special Policies. The face value of an Ordinary Life Policy is paid to the beneficiary only upon the death of the insured. The same is true of Limited Payment Life policies, but in this case premiums are paid only for a predetermined number of years, say ten, twenty, twenty-five or thirty years. Endowment insurance is written for a given number of years, pays the beneficiary the face value of the policy upon the death of the insured at any date prior to its date of maturity. If the insured does not die by that time, the face value of the policy is payable to him at the date of maturity of the policy. Common forms of endowment insurance are Twenty-Year Endowment, Twenty-Five-Year Endowment, Thirty-Year Endowment, Endowment at Age Sixty-Five. Endowment at Age Eighty-Five is virtually the same as Ordinary Life insurance.

The first three forms of these policies (Ordinary Life, Limited Payment Life, and Endowment) are alike in that they involve a savings feature as well as payment for risk of death, that is to say, the premiums paid are much larger than for the fourth kind of insurance, Term insurance, in which there is payment only for risk.* Term insurance, unlike the first three forms of insurance, involves no savings feature. Accordingly, unlike the first three forms of policy, it has no loan value after the policy has been in operation for a given number of years. (By the way, the loan values and the cash surrender values on the same types of policy vary in different companies, and you would do well to investigate this matter before purchasing insurance from any source.) There are certain subsidiary forms of term insurance, Five-Year Term, Ten-Year Term, Twenty-Year Term, etc. Such policies usually have a levelled premium based upon the age of the insured at the mid-year

* Qualification of course the cost of all policies includes payment for company expenses

of the period. For example, a person taking out a Twenty-Year Term policy at age twenty-five, will find the premium rate determined as of age thirty-five. Accordingly, in the first ten years he pays more than is necessary to cover risk, while in the second ten years he pays less in cash. The difference is made up by earnings on the excess paid during the first half. Most of the Term policies can be converted into other types, Ordinary Life, Endowment, etc., upon payment of accumulated back premiums for the number of years the Term has been in effect, or by paying the premium for the then-attained age.

Special policies are ordinarily combinations of well-established forms. It is difficult to trace the nature of some of them inasmuch as they combine elements of various policies, and it is probably wise for the average buyer to purchase only such policies as he can clearly understand. That is to say, why buy a policy that has certain features of Ordinary Life and certain features of Term insurance when it is difficult enough for the average adult to understand clearly the legal phraseology of any insurance contract? Certain combinations are ordinarily devised by insurance companies to increase sales appeal and to make the buyer think that he is getting an Ordinary Life policy at Term insurance rates. It is probably wise for the average buyer to avoid such policies unless he acts specifically on the advice of a competent insurance counsellor (not a salesman). This advice does not apply, however, to decreasing Term insurance, the amounts of which decrease with the advancing age of the insured. This is a fairly clear-cut type of policy.

How can a person choose between all these types? If he wants to get his best buy in insurance, what can he do? How can he best protect his family at the cheapest rate?

CHAPTER 18

THE BEST INSURANCE BUY

The advantages of Annually-Renewable Term insurance—Low cost—Flexibility—Separation of savings and insurance—No loss from lapse or surrender—Insurance company takes entire risk—No contract for compulsory savings—Difficulty in buying Annually-Renewable Term insurance—Where to buy Annually-Renewable Term insurance—Summary Some important principles for buyers

PROBABLY the best type of insurance suitable for the overwhelming proportion of the American people is Annually-Renewable Term insurance. Such insurance is renewable as term without medical examination at the end of each year, at an increased premium for the greater risk of death accompanying increased age. It cannot be too strongly emphasized that Annually-Renewable Term should never be confused with convertible term insurance, which is not renewable as Term but only in a more expensive form, for example, as Ordinary Life or Endowment insurance. It is probably safe to say that 99 per cent of the American people probably never heard of Annually-Renewable Term insurance. Much less do they know that it constitutes one of the best buys in the insurance field. As we shall see later, it is difficult to procure, but popular demand will make it more accessible.

THE ADVANTAGES OF ANNUALLY-RENEWABLE TERM INSURANCE. There are certain outstanding advantages of Annually-Renewable Term insurance. They are (1) low cost; (2) flexibility; (3) it makes possible the separation of savings from insurance, (4) such policies are lapse-proof as a result of borrowing for the simple reason that they have no policy-

loan value (5) With any kind of Term insurance the company bears all the risk for the entire period This is not true of other types of policy (6) If you buy Annually-Renewable Term insurance you do not make a contract for compulsory savings that it may be impossible to fulfill without economic loss.

We shall now examine each of these advantages in turn

Low Cost With reference to low cost there can be no argument. The premium tables will settle the matter At the age of 35 an Ordinary Life policy costs approximately twice as much as a Renewable Term, Twenty-Payment Life approximately three times as much, and a Twenty-Year Endowment policy about five times as much You can thus get more protection for your family by purchasing Annually-Renewable Term insurance than with any other type of contract

FLEXIBILITY Flexibility in an insurance program is indispensable unless you want to invite unnecessary economic loss The need of protection is ordinarily greater when children are young or in their teen ages, at least prior to their own independence. As they marry, the need for greater insurance protection ordinarily declines, especially if the individual has been able to make independent savings

The flexibility of Annually-Renewable Term insurance might well be considered also by young men working their way through college Some young men find it necessary to supplement their income by borrowing If so, they will want to protect the creditor against their sudden death. Annually-Renewable Term is the answer The next best form would be regular Term insurance At the age of most college students it is extremely cheap Later on the student may wish to purchase some Ordinary Life, or preferably to add to the amount of his Annually-Renewable Term insurance Certainly a college student earning his way through school is in no position to purchase expensive forms of insurance

Likewise, a man with family responsibilities, as he grows older, and as his insurance needs decline, will be able to drop

a portion of his coverage. As the rate increases with his advance in age he can reduce the amount. Thus he will be able to do if he has purchased either Annually-Renewable policies or several regular Term policies which expire at succeeding dates. Another way to achieve the same end is to purchase Decreasing Term, a policy the face value of which decreases as the insured grows older. Such a modified plan may be desirable for some. The husband may take out Ordinary Life or Whole Life insurance for the permanent protective needs of the family, supplementing such a policy or group of policies with a substantial amount of Term insurance in different policies, terminating at different five-year periods, and one of which can be dropped at the end of each five-year period. Thus a married college man in the early thirties with two or three children would probably carry his maximum insurance at that time, the amount decreasing as his savings and investments increase. But this plan is somewhat complicated, it involves perfect foresight of future needs, and does not give as much flexibility as the original purchase of Annually-Renewable Term insurance. Even the various options under permanent forms of insurance do not give as much flexibility.

Recently there has been a tendency on the part of many heads of American families so to arrange their endowment insurance that it matures when money is needed for the college education of children. While there is merit in this plan, it seems sounder to arrange a savings or investment program to serve the same purpose, that is, by keeping savings separate from insurance.

SEPARATION OF SAVINGS AND INSURANCE Flexibility is related to the next advantage of Annually-Renewable Term insurance, namely, the fact that it makes possible the separation of savings from insurance. This is a very important consideration if illness strikes the family or if the breadwinner becomes unemployed. Even if these unfortunate events do not take place, everyone needs extra money at some time in his life. If he has his nest-egg in savings outside of insurance, he is indeed fortunate. It will then be unnecessary to mortgage

his insurance policies in order to secure a loan at 5 or 6 percent annually for the use of his own money. Those well situated economically may prefer to make their investments in conservative securities. The majority of people will perhaps prefer a savings bank with deposit insurance, governmental Baby Bonds, etc.

Needed money is much more readily available when deposited in a savings bank or in good negotiable securities than when available only on a policy loan from an insurance company. In normal periods and certainly in periods of prosperity, insurance companies commonly pay the applicant within ten days or two weeks. Most contracts, however, provide for a waiting period of much longer duration; and in recent years there has been a tendency for insurance companies to insert clauses in new policies providing for a waiting period of sixty or even ninety days. The unusual demands for policy loans during the Great Depression showed the limits of the liquidity of insurance companies and led to the adoption of a more conservative definition of the obligations of the companies to meet the sudden demands of policyholders to get access to their equities. *In other words, the insurance companies have become a banking business without assuming an important banking responsibility—liquidity.* At least in so far as they have assumed it, they are trying to escape it. A working man suddenly faced with unemployment in addition to protracted illness among his dependents might well in the future suffer grave injury and damage before he could lay his hands on his own money. And while it is undoubtedly true that no institution which re-invests the savings of the public can remain perfectly liquid, much less so in a depression, it behooves the buyer so to arrange his savings program as to furnish maximum liquidity at a time of need. Insurance companies are not primarily administered to make liquid funds available to insurers who have assets placed with them. *Accordingly, it cannot be too strongly emphasized that it is highly desirable that savings should be available in liquid form. This means that all a man's assets should not be tied up in insurance policies.*

Safety is perhaps more important than liquidity. In fair-

ness to the insurance companies it may be said that the majority of them have a good record of safety. Yet some forty failed in the depression (See note p. 264.) Some people have little faith in banks. They have had unfortunate experiences with them. Those who favor putting savings with insurance companies point to our bank holidays, to depositors' losses, to the advent of deposit insurance to give added safety. They do not mention that there are more savings banks than insurance companies, that therefore more would be expected to fail. They do not mention the fact that large insurance companies operate in many states and therefore *have* to meet the regulations of the states with the most advanced system of legal control. Moreover, the insurance companies had a "holiday" of their own. During the last crisis many of them would not fulfill the demand for loans for two or three months. By that time the worst of the banking crisis had blown over. Since they enjoyed their own holiday, they are in no position to criticize the banks for taking one. At least when the banks ceased paying, they ceased collecting deposits. The insurance companies, on the other hand, continued to accept premiums, partly for insurance protection, partly for future investment. The cure for bad banking does not lie in inducing people to put their money elsewhere (e.g., in insurance policies) but rather in getting better bankers, better banking laws and perhaps in developing a system of branch banking. Moreover, *as insurance companies take on investment banking functions, safety in the future may not be as great as it has been in the past.* There are some theoretical reasons for thinking it may not be. One is that the investment banking business is more risky than the *pure* insurance business.

We return to the advantages of Annually-Renewable Term insurance.

NO LOSS FROM LAPSE OR SURRENDER If it is impossible to mortgage your policy because it has no loan value and no cash surrender value, as is the case with Annually-Renewable Term, it will be impossible for you to lose your policies by an accumulating interest burden resulting from a loan. This im-

portant factor is commonly overlooked. A very large proportion of the policies on which loans are made eventually lapse. The interest burden becomes considerable. The recent SEC report, already cited, shows that the 26 largest American insurance companies in 1938 (a sample year) earned *their highest return* (5.79 percent) *on all investments from policy loans*. The income from policy loans and surrender is enormous, running into hundreds of millions annually.

Most policies end in lapse or surrender, though the rate varies with the type of policy. It is very high, for example, with industrial policies. The magazine *Fortune* declared in May, 1931, "Of every one hundred persons now insured, seventeen will die and eighty-three will give up their policies in a period of less than twenty years." That accounts for the entire 100 ($17 + 83 = 100$). According to *Fortune* the proportion of people who maintain their policies for twenty years or more is almost negligible. One reason is the confusion of two functions—saving and insuring. Rarely is it advisable to combine them in the same contract. You will be less liable to loss from the lapse or surrender of policies if they embody no saving element, that is, if they are of the Term type, whether Annually-Renewable or run for a fixed period.

Those who hold the more expensive types of policy are also liable to another type of loss which cannot happen to the holder of any type of Term insurance. When an expensive policy has to be dropped the company usually charges a fee called a "surrender charge." This confiscation has become a legalized racket. The charges are exorbitant. The companies take about 100 million dollars a year. Between 1929 and 1935 they confiscated—that's the correct word—some three quarters of a billion dollars.

The laws of some states permit the insurance companies to confiscate as much as $2\frac{1}{2}$ per cent of the *face value* of the policy (about \$25 per \$1,000) when surrendered by the owner. If the policy is dropped within two years, all the reserves are ordinarily confiscated. If the policy has been operating for many years only the maximum legal limit may be confiscated. In recent years there has been a tendency for insurance com-

panies to take as much as they can, in view of the decline in bonded-interest income on their investments. Why be a party to this confiscation? Why permit a raid on your savings? You can avoid it by purchasing Term insurance, and the Annually-Renewable form is far more flexible and preferable

INSURANCE COMPANY TAKES ENTIRE RISK. Another circumstance leads the wise consumer to prefer Term insurance, whether Regular Term or Annually-Renewable Term, to any policy possessing an investment feature. With a Term policy the insurance company takes all the risk for the face amount of the policy throughout the entire period that the policy is in force. With Ordinary Life, Limited Payment Life, or Endowment policies, a certain amount of the insurance might be called *self-insurance*. The accumulated reserve is self-insurance. In case of death the insurance company returns this as a part of the face value of the policy. The risk of the company is not stationary like the face value of the policy. Its risk is the difference between the face value of the policy and the amount of self-insurance. Suppose, for example, that you buy a Twenty-Year Endowment policy for \$5,000 at a given age. Let us suppose that after ten years the insurer has paid in \$2,000. If some discount for insurance against risk is allowed for, and some allowance is also made for the cost of doing business, the risk of the insurance company is now only \$3,000 on the \$5,000 face policy. If, however, the insurer had bought a Twenty-Year Term policy or an Annually-Renewable Term policy, the insurance company would be liable for payment of the full face value of the policy throughout the entire period of the contract. The insurance company would take all of the risk for all the period and not merely for a portion of it.

NO CONTRACT FOR COMPULSORY SAVINGS. It is a good rule that no person should make a contract for compulsory savings unless he can be certain, in advance of the signing of the contract, of a definitely assured income for many years in the future. Inasmuch as the overwhelming proportion of the American people, the middle classes and the working

classes especially, do not have a certain future income, it would seem most unwise for them to undertake such compulsory payments upon penalty of a loss of a substantial portion of their equity in insurance. Would you make a contract with a savings bank to save a substantial sum of money each month, each quarter, or each year, on penalty of losing a certain percentage of your deposits if you failed to live up to your contract? If not, why purchase a life insurance policy with such a provision?

It has been argued that people need *compulsion* to save. Doubtless many do. If you accept this argument and act upon it, be prepared to pay a high price for compelling yourself to save.

It would be much to the advantage of the average middle-class or working-class person to purchase either Annually-Renewable Term, or longer Term, *renewable as Term*, and to purchase U. S. Savings Bonds for the savings program rather than to combine savings and insurance in one high-cost contract with an insurance company. Any individual can instruct the Treasury Department to mail to him a notice to buy a bond at stipulated periods. However, the individual's failure to buy these bonds would entail no penalty as would indeed be the case if he failed to pay his insurance premiums regularly. Those who need compulsion to save may think the purchase of U. S. Savings Bonds preferable to deposit in an insured account in a savings bank because there would be less temptation to withdraw the money. This is one of the criticisms—I do not have much faith in it—that has been brought against the plan of separate savings.

Some people argue that, human nature being what it is, most people need some compulsory incentive to savings such as contained in a high-cost insurance program. Some of the advantages of this compulsory savings may be obtained by buying shares in a Cooperative Bank, on which a certain sum, say \$5 or \$10, or even more, may be paid regularly every month until the share matures in twelve or thirteen years. If \$5 is paid every month, at the end of the twelve- or thirteen-

year period (its length depends upon the interest rate paid) the individual gets his paid-up shares. If the money is not paid promptly, a small fine is usually imposed. If, for any reason payments have to cease, the individual is fully reimbursed for whatever money he has put in plus the accrued interest. Thus there is no loss in surrender charges.

DIFFICULTY IN BUYING ANNUALLY-RENEWABLE TERM INSURANCE We have said that the very existence of Annually-Renewable Term is unknown to most people and have suggested that the main reason is that it is less profitable to sell it.

For the same reason it is very difficult to buy. Most insurance companies do not sell it. The commission to insurance agents is ordinarily less on the less expensive policies. Moreover, if we may judge by their conduct, the insurance companies of the United States, as we pointed out before, are increasingly going out of the insurance business and entering the investment banking business.* Accordingly, in their desire to get control of large amounts of capital, they have stressed the sale of the more expensive types of policy in which the investment feature plays a prominent part. It would be greatly in the interests of the heads of families if the insurance companies stopped pushing expensive policies and began pushing the low-cost type of insurance *which the mass of people need*.

* This was the main cause of the failure of some forty of them during four years of the depression (150 went out of business and some 40 went through bankruptcy or receivership). It was not bad conduct of insurance business but their bad investment banking business that wrecked them. Insurance is an exact science. Banking involves risks. Mortality tables don't lie during depressions but businessmen may. In fact, the death rate goes down during depressions. The reason is not certainly known, but it is supposed that since tuberculosis is still an important cause of death, and since rest is the main cure for it, people get more rest during the unemployment of depressions.

Most people think insurance companies never fail. It is true that, on the whole, they had a good record during the depression. Why shouldn't they do well with more favorable mortality experience, with the use of mortality tables dating from 1850 or thereabouts, with lately increased premiums and reduced dividends, and with the use of a score of other so-called "safety factors" they employ at the buyer's expense? The New Deal saved many insurance companies during the depression. We may be thankful—but they should not have needed it.

most from an economic standpoint, namely, Annually-Renewable Term insurance. However, there is no reason to suppose that the insurance companies will change their policy unless forced to do so either by legislation or by clear-cut public demand. When the American people become sufficiently informed to demand the types of insurance most clearly in their economic interest, we may be certain that the insurance companies will change their tactics and offer the public what it wants. To do otherwise would be to court certain failure.

WHERE TO BUY ANNUALLY-RENEWABLE TERM INSURANCE. In the meantime, expect to have great difficulty in the purchase of Annually-Renewable Term insurance. This is restricted to a few classes of people and few companies issue it. Usually it is sold only to first-class risks. Dependent married women are generally excluded, though sometimes single women who are employed are accepted. Not only are Negroes excluded but those in dangerous trades. Ordinarily such insurance is renewable only to age 65. But there are some exceptions.

If you happen to be a member of the Knights of Columbus (Central Office in New Haven, Connecticut), or of the International Workers Order (80 Fifth Avenue, New York City), or of the American Workmen (Washington, D. C.) you may purchase Renewable Term insurance through these fraternal orders. The amount available to the Knights ranges from \$1,000 to \$5,000. The amount issued by the International Workers Order ranges from \$100 to \$3,000, and policies are issued up to age 60 except that applicants beyond age 45 are limited to \$1,000. At age 35 the cost of \$2,000 in insurance is \$1.34 a month. The Order has had a favorable mortality experience and is believed to be sound. It offers no investment policies. However, it is licensed to do business in only ten states.

Companies as well as fraternal organizations offer natural-premium or Term insurance. A renewable Term contract may be purchased from the following companies. Though not the largest companies, they are believed to be sound.

EUREKA-MARYLAND ASSURANCE CORPORATION (BALTIMORE, MARYLAND)

First-class male risks only, aged 21 to 55

Minimum amount \$2,000, but exceptions.

BANKERS NATIONAL LIFE INSURANCE COMPANY (MONTCLAIR, NEW JERSEY)

Renewable to age 65 First-class risks only Insures women with independent incomes age 20-59

Minimum amount \$5,000

OCCIDENTAL LIFE INSURANCE COMPANY (LOS ANGELES, CALIFORNIA)

STATE LIFE INSURANCE COMPANY (INDIANAPOLIS, INDIANA)

All these offer Annually-Renewable contracts, but they are restricted to certain classes of risks and not all are licensed to do business in all states. But there is nothing to prohibit a person from making a trip to a nearby state and applying there. The law merely prohibits the company from *soliciting* business in states in which it is not licensed. For a longer list of companies and for more complete information on these matters, the reader should refer to M and E A Gilbert, *Life Insurance*, already referred to. The Gilberts offer by far the most complete account of this matter available in print.

They warn the reader against some misnamed Renewable Term contracts that are not permanent. The one in the Traveler's Insurance Company must be renewed or converted within nine years. Another in the Penn Mutual must be renewed or converted within fifteen years. These are less desirable than straight Annually-Renewable Term contracts.

Owing to the difficulty in the purchase of such contracts the reader will be tempted to give up the matter in disgust. He is urged not to do so, and not to let himself be persuaded by an insurance salesman that Term insurance is only "temporary" and therefore suitable only for an emergency. The use of the word "temporary" makes the contract sound like poor protection. It is not. When Term policies are not annually renewable, they are ordinarily convertible without examination at an increased premium for another type of policy. Until the

insurance companies recognize their social responsibility to issue low-cost insurance, the reader will have to put up with the difficulties. It is no responsibility of those who advocate this form of insurance.

If you have great difficulty in buying Renewable Term and are about to give up the ghost, make your next choice a series of Five-Year, Ten-Year, Fifteen-Year, and Twenty-Year Term policies which will, of course, expire at different dates. Make sure your Term policies are, however, of the renewable type. Some are not. The Gilberts declare that the Metropolitan Life offers one of the best buys in this type of Renewable Term. It does *not* sell Annually-Renewable Term. This mutual company has declared good dividends in the past. They have averaged about 30 percent of the premiums. It restricts its risks very carefully, however, and sells Renewable Term only to those who can pass a severe medical examination. Nevertheless, it will cover unmarried self-supporting women. The minimum amount is \$2,500.

SUMMARY SOME IMPORTANT PRINCIPLES FOR BUYERS
We may now summarize a few general rules which the buyer of insurance would do well to bear in mind.

(1) *Resolve at the outset*, when purchasing insurance, *to get your money's worth*. Choose a sound, low-cost company. Realize that the net premiums of equally good companies vary.

(2) *Buy only those policies the nature or form of which you can clearly identify and understand*. Avoid complicated policies unless you are one of the supermen who can understand the garbled legal jargon in insurance policies. Know the terms of your policy. It is a good plan to ask for a sample copy of the contract and to read it carefully before signing the application.

(3) If you would avoid an economic jam, it is just as important *to keep your savings separate from insurance* as it is to keep a budget, or to avoid being a sucker when you go into the market place to make purchases.

(4) *Keep your insurance program flexible* in terms of shifting family responsibilities and needs

(5) *Buy Annually-Renewable Term insurance* Buy policies that "contain" *nothing but insurance* Avoid policies that have a cash value You may wind up with no protection at all. And that is not the purpose of insurance.

CHAPTER 19

HOW'S YOUR HAPPINESS SCORE?

Marital Adjustment Test

IN an earlier chapter there was presented a marital prediction test, lately developed, in the hope that this might help young people seriously interested in one another, whether engaged or not, to determine with greater objectivity than is commonly possible by guesswork their probabilities of a happy marriage.

In the present chapter there is now offered an opportunity for married people to measure the degree of happiness in their own marriage—more exactly to measure the degree of marital adjustment in their marriage, for happiness and adjustment may not be quite identical. The test was worked out by Professors Burgess and Cottrell as a result of painstaking and logical scientific manipulations. Like the marital prediction test, it is not infallible, it needs refinement and further testing. But it is believed to be valid and reliable.

The test is brief, consisting of some 27 questions, can be taken in a few minutes and scored by yourself by assigning to each question the weights printed in Appendix A. (Be careful not to confuse the scoring key for marital adjustment with the scoring key for prediction.)

You may be interested in knowing, in non-technical language, how the test was constructed, how social scientists were able to assign varying weights to different responses.

All but five of the 526 couples included in the study by Burgess and Cottrell gave a rating of the degree of happiness of their marriage. Nearly one-half (42.6 percent) reported their marriage as very happy, one-fifth (20.5 percent) as happy. Only one-seventh (14.4 percent) declared their marriage to be average in happiness, while one-eighth (13.5 per-

cent) said they were unhappy. A very small percentage, only one-twelfth (8.0 percent), said they were very unhappy. Only 1 percent were unable to classify themselves in marital happiness.

If you think 526 couples is a small sample and therefore unrepresentative, it may be said at once that the distribution of happiness ratings found by Burgess and Cottrell checked very closely with the distribution found by Lang in 4,750 cases of married couples married 1 to 6 years and in 8,263 cases of married couples married 1 to 16 years. Furthermore, it was found that the happiness ratings made by the couples themselves correlated to a very high degree ($+ .884$) with the ratings made by those who knew the couples intimately.

It is also worthy of note that if happiness in marriage followed the so-called normal distribution—a distribution which would be found for stature, body weight, or intelligence—40 percent would have been average, 20 percent would have been in each category just above or just below average, and 10 percent would have been respectively in the very highest and very lowest category (very happy and very unhappy).

Having found the actual distribution as compared with the assumed normal distribution of happiness in marriage, Professors Burgess and Cottrell then gave each couple a battery of questions similar to those below. By various mathematical techniques which need not be detailed here,* Professor Cottrell was able to determine the degree of association between particular responses to a given question and adjustment in marriage. The higher the association (correlation coefficient), the greater the weight assigned to a particular response. Therefore the weights given in the scoring key for marital adjustment are not someone's wild guesses but the result of a conscientious attempt to measure objectively and scientifically. Recognition of this fact ought to increase confidence in the reliability of the test.

The following test may be taken either by the husband

* By the use of coefficients of contingency and tetrachoric coefficients of correlation.

or wife While there is some disagreement between husbands and wives as to the degree of adjustment in a given marriage, there is evidence to show that there is a very surprising degree of agreement In one sample of 251 couples, only 9 cases, or less than 4 percent, showed disagreement by as much as two steps in the scale It is, however, preferable for husband and wife to take the test separately without consulting with one another. Each may then score herself or himself by following the scoring key on pages 413 to 415

MARITAL ADJUSTMENT TEST

STATE APPROXIMATE EXTENT OF AGREEMENT OR DISAGREEMENT
ON FOLLOWING ITEMS

(Please place a check opposite every numbered item)

Check One Column for Each Item Below		Always Agree	Almost Always Agree	Occa- sional- ly Dis- agree	Fre- quently Dis- agree	Almost Dis- agree	Always Dis- agree
1	Handling family finances	✓	✓	✓	✓	✓	✓
2	Matters of recreation	✓	✓	✓	✓	✓	✓
3	Religious matters	✓	✓	✓	✓	✓	✓
4	Demonstration of affection	✓	✓	✓	✓	✓	✓
5	Friends	✓	✓	✓	✓	✓	✓
6	Intimate relations	✓	✓	✓	✓	✓	✓
7	Caring for the baby	✓	✓	✓	✓	✓	✓
8	Table manners	✓	✓	✓	✓	✓	✓
9	Matters of conventional- ity	✓	✓	✓	✓	✓	✓
10	Philosophy of life	✓	✓	✓	✓	✓	✓
11	Ways of dealing with in-laws	✓	✓	✓	✓	✓	✓

(Cross one box under each number)

- 12 When disagreements arise, they usually result in
- ☐ Husband giving in
 - ☐ Wife giving in
 - ☒ Agreement by mutual give and take
13. Do husband and wife engage in outside interests together?
- ☐ All of them
 - ☒ Some of them
 - ☐ Very few of them
 - ☐ None of them

14. In leisure time husband prefers:

- ☐ To be "on the go"
- ☒ To stay at home

Wife prefers

- ☐ To be "on the go"
- ☒ To stay at home

15. Do you kiss your husband (wife)?

- ☒ Every day
- ☐ Occasionally
- ☐ Almost never

16. Do you confide in your husband (wife)?

- ☐ Almost never
- ☐ Rarely
- ☒ In most things
- ☐ In everything

17. Do you ever wish you had not married?

- ☐ Frequently
- ☐ Occasionally
- ☐ Rarely
- ☒ Never

18. If you had your life to live over, do you think you would:

- ☒ Marry the same person
- ☐ Marry a different person
- ☐ Not marry at all

19. What things annoy and dissatisfy you most about your marriage?

20. What things does your husband (wife) do that you don't like?

- 21 Do you often feel lonesome, even when you are with other people?
☒ Yes
☐ No
- 22 Are you usually even-tempered and happy in your outlook on life?
☒ Yes
☐ No
- 23 Do you often feel just miserable?
☐ Yes
☒ No
- 24 Does some particular useless thought keep coming into your mind to bother you?
☐ Yes
☒ No
- 25 Are you usually in good spirits?
☒ Yes
☐ No
- 26 Do you often experience periods of loneliness?
☐ Yes
☒ No
- 27 Are you in general self-confident about your abilities?
☒ Yes
☐ No

Having totalled up your marital adjustment score by consulting the scoring key at the end of Appendix A, you may want to compare your score with the distribution of scores found by Burgess and Cottrell in their 526 cases. Their scores are shown in Table 3. Any couple making a score of 150 ranks higher than 48 percent of the Burgess-Cottrell Sample. The resulting score number enables us to discriminate more accurately between different degrees of adjustment in marriage than the rough qualitative categories of Very Happy, Happy, Average, Unhappy, and Very Unhappy would enable us to do.

The score you have obtained by taking the test above is believed to be a reliable and valid index of the degree of marital adjustment. In a small independent sample there was found to be a correlation of +.95 between the couple's own estimate of the happiness of their marriage and the adjustment scores

TABLE 3

FREQUENCY DISTRIBUTION OF MARRIAGE-ADJUSTMENT SCORES FOR 526 MARRIAGES *

<i>Adjustment Scores</i>	<i>Number</i>	<i>Percentage</i>	<i>Cumulative Percentage</i>
190 to 199	19	3.6	100.1
180 to 189	51	9.7	96.5
170 to 179	82	15.6	86.8
160 to 169	74	14.1	71.2
150 to 159	50	9.5	57.1
140 to 149	32	6.1	47.6
130 to 139	41	7.8	41.5
120 to 129	33	6.3	33.7
110 to 119	25	4.7	27.4
100 to 109	20	3.8	22.7
90 to 99	23	4.4	18.9
80 to 89	19	3.6	14.5
70 to 79	16	3.0	10.9
60 to 69	21	4.0	7.9
50 to 59	12	2.3	3.9
40 to 49	5	1.0	1.6
30 to 39	2	0.4	0.6
20 to 29	1	0.2	0.2
Total	526	100.0	

* From Burgess and Cottrell, p. 69

taken above. Also Burgess and Cottrell found a coefficient of .89 between low scores and couples who had either divorced, separated, or contemplated such a step, on the one hand, and, on the other hand, between high scores and those who had not separated, divorced, or declared that they have no such intention. While, in brief, the test needs to be improved, the evidence at present available suggests that we can have considerable confidence in it.

CHAPTER 20

HAPPINESS IN MARRIAGE

Personality and Happiness The personality of happily married women—The personality of unhappily married women—What are happy husbands like?—What are unhappy husbands like?—General characteristics of the unhappy—Is frustration of wishes or difference in temperament the core of conflict?—*Complaints and Grievances in Marriage*—*Occupation and Marital Adjustment*—*Sex Life and Happiness*: Orgasm capacity and marital happiness—Are children indispensable to married happiness?

RECENT scientific studies have clearly shown that happiness and unhappiness in marriage are strongly influenced by happiness or unhappiness in the temperament of the individual. Among the strongly determining influences are attitudes, habit patterns, preferences and aversions as well as patterns of emotional response. Whether the temperament is a product of nature or nurture, of heredity or of social conditioning and later social experience, the fact remains that temperament has been demonstrated to be a powerful but not exclusive factor. Terman believes that "*a large proportion of incompatible marriages are so because of a predisposition to unhappiness in one or both of the spouses.*" (p. 110, italics mine) He thinks that there are some persons so lacking in compatibility that "They would be incapable of finding happiness in any marriage. There are others, less extreme, who could find it only under the most favorable circumstances; and still others whose dispositions and outlooks upon life would preserve them from acute unhappiness however unfortunately they were mated" (p. 110) This theory, which Terman pretty well demonstrates,

does not assume that all marital unhappiness is a result of an unhappy temperament. A person may be unhappy in a given marriage and yet not incapable of happiness, and the most happy of temperaments cannot endure the strains involved in the most extreme forms of mismatching.

PERSONALITY AND HAPPINESS

What sort of personality does the happy husband or wife have? The unhappy husband or wife? The reader interpreting the answers below should bear in mind the fact that the descriptions are like composite photographs. They describe a *type* and are not an exact likeness of any or every individual in the group. *The fact that an individual possesses one or more of these characteristics is not proof that he is or will be happily or unhappily married. But if he or she has too many such characteristics, it is highly probable that the married spouse will be happy or unhappy, as the evidence suggests.*

It may help the reader to understand the nature and validity of Terman's conclusions if he is aware that each member of the 792 couples answered a long battery of questions based on the so-called Strong Occupational Interest Test and the Bernreuter Personality Inventory. Nearly a dozen people worked six or seven years gathering the data and correlating more than 600,000 items. If the work had been done by one person alone, it would have taken him a lifetime. The conclusions, therefore, are the very reverse of snap judgments.

While some people are prone to be overly self-critical, probably the majority of us minimize our shortcomings and exaggerate our good qualities. If a person admits that he cannot stand criticism, that he is uncooperative, inconsiderate of others, pessimistic, moody, excitable, the chances are that there is some truth in the admissions. Most persons who reply to the questions are not able to understand the ultimate significance of some of them because of the way in which they are worded or for other reasons. It is quite probable, therefore, that the answers have a high degree of reliability.

We shall begin by considering the personality attributes of happy and unhappy wives

THE PERSONALITY OF HAPPILY MARRIED WOMEN Happy wives tend to be kindly, cooperative and charitable in their attitudes towards others, especially toward the underprivileged; and they expect the same attitude in return. They are not offended by being required to take subordinate roles, and less rarely get annoyed by advice from others. They are self-confident even in relationships not connected with the marriage. Methodical and painstaking in their work, they are attentive to details, and careful in handling money. They tend toward conservative and conventional attitudes in politics, morals and religion. They usually have an optimistic attitude toward life, and go about with a quiet self-assurance. They are serene, with few tendencies toward the neurotic.

THE PERSONALITY OF UNHAPPILY MARRIED WOMEN By contrast, unhappily married women often manifest neurotic rather than serene tendencies. They compensate by becoming active joiners in social organizations, tend to be aggressive in business relationships and overanxious in social relationships. While they attempt to make a wide circle of friends, they tend to be more concerned with standing out and being important in social relationships than with being liked by others. Their inferiority feeling leads them to compensate with aggressive attitudes rather than with timidity. They are frequently emotionally tense, and tend to have cyclical ups and downs in moods. They have little interest in welfare or charitable activities, as have the happy wives, and therefore are more ego-centric. There is a greater emphasis among them upon the romantic quest. They would rather go to a dance than to a play, and clothes are the last thing on which they would economize. As workers they are fitful and impatient rather than methodical and careful of detail. In fact, they dislike the latter type of person. They are much more radical in religion, politics, and social relations than happily married women. They have less use for thrift and are more prone to manifest gam-

bling attitudes. They tend to dislike cautious people. They are less interested in the strict discipline of children than happy wives and are not so inclined to think it important that husbands and wives should not have had sexual relations prior to marriage or that a wife should be a virgin at marriage so far as other men are concerned. They also place less emphasis upon fidelity in marriage. They tend to think it important that both husband and wife should like the same types of amusements and recreation; whereas happy women place much less emphasis upon this identity of interests.

WHAT ARE HAPPY HUSBANDS LIKE? Happy married men have a good emotional gyroscope. They run on an even keel. They tend to be stable. Much more than unhappily married men they show their cooperative spirit in relations with business superiors, with whom they work well. In their attitudes toward women they rate high the 50-50 relationship. That is, they are equalitarians. Like happy wives they tend to have benevolent attitudes toward the underprivileged and those of inferior status. In social relationships they are extroverts, rather than timid or self-conscious. In their work they take on responsibility, give attention to details, and show superior initiative. Like the happy wives, they are methodical and prefer methodical friends. In politics and religion they tend toward the conservative rather than toward the radical and in money matters they are prudent, cautious, thrifty. They have a greater tendency to uphold the current sex mores than unhappily married men.

WHAT ARE UNHAPPY HUSBANDS LIKE? Unhappily married men have a tendency to alternate between states of happiness and sadness. They are moody and somewhat neurotic. They cannot be optimistic when others are depressed. Lacking the same degree of self-confidence that happily married men have, the unhappy are more affected by the praise and blame of other people, and have a tendency to get rattled more easily. They are more contentious, over-sensitive and defensive than happy husbands. Their feelings are more easily hurt; they are

more likely to rebel inwardly when obliged to take orders from others, and they have a tendency to make excuses for themselves when they make mistakes. They lose their tempers more readily, and attempt to have their own way even if they have to fight for it. In other words, they have a tendency toward defensive domineering. They are more inclined than happily married men to think that it is more essential for the "husband to wear the pants" in relationships with the wife. While they like a commanding position in relation to women or to those who are dependent upon them in business, they tend to withdraw from any situation that would force them to compete with superiors or make them play an inferior role in social relations.

In their habits of work unhappy husbands tend more to be sporadic and irregular and to dislike details and methodical undertakings. They are less prudent, like more to wager, and are less inclined to save money. In politics, religion, and sex morals they are more radical than happy husbands. They are less likely than happy husbands to keep the wife fully informed on family finances. They are also less inclined to express their affection in words. Unlike unhappy wives, however, they are less likely to develop escape mechanisms. Perhaps this is because the restless, over-active, unhappy husband is more likely to fit into our culture than the same type of woman is likely to fit into the commonly expected role of wife and homemaker. The recreational diversions of unhappy men are less frequently of the quiet and "homey" type than is the case with happy men.

Unhappy husbands are less disposed than happy ones to think it essential that they should take their vacations with their spouses. They are also more inclined to think it expedient that marriage should be postponed if income is so low that it would require serious skimping. They are more likely to feel that it is important that the wife should be financially independent in marriage. They likewise place a greater stress upon good matching sexually between the partners. Perhaps these attitudes toward sex and money are a reflection of their con-

flicts in marriage rather than a result of attitudes they brought to marriage.

GENERAL CHARACTERISTICS OF THE UNHAPPY It is especially characteristic of the unhappy of both sexes that they tend to be "touchy or grouchy, to lose their tempers easily, to fight to get their own way, to be critical of others, to be careless of others' feelings; to chafe under discipline or to rebel against orders, to show any dislike that they may happen to feel, to be easily affected by praise or blame, to lack self-confidence, to be dominating in their relations with the opposite sex, to be little interested in old people, children, teaching, charity, or uplift activities, to be unconventional in their attitudes toward religion, drinking, and sexual ethics, to be bothered by useless thoughts, to be often in a state of excitement, and to alternate between happiness and sadness without apparent cause." (Terman, p. 369)

The point cannot be too strongly emphasized that the above description relates to *types*. The individuals composing each group necessarily vary more or less from the given type, some by only a small amount, others to a considerable degree. It would be a serious mistake to conclude that because a person has a few of the attributes associated with those unhappily married, he or she is or will be unhappy in marriage. On the other hand, we should not conclude that a person having a few of the attributes of the happily married, is or will be happily married. We should not jump to conclusions on the basis of partial evidence. But study of this list may be specially helpful to young people who have not yet made their marital choice.

It is necessary further to understand that, while personality factors are powerful in influencing marital happiness, they are by no means the only factors. Family background factors, the degree and quality of sexual adjustment, and many other factors are significant. It is now necessary to ask:

IS FRUSTRATION OF WISHES OR DIFFERENCE IN TEMPERAMENT THE CORE OF CONFLICT? We have said a great

deal about temperamental or personality differences in relation to happiness. There is another way of viewing the causative factors in marital conflict or adjustment that deserves very serious consideration. Professor Ray E. Baber argues wisely when he says that "it is not merely the presence of this or that trait commonly supposed to be undesirable that makes a marriage unhappy, rather, it depends upon whether this trait possessed by one happens to clash with the attitudes or actions of the other." He quotes Professor Joseph K. Folsom who stresses the element of *frustration* in unhappy marriages. "Personality patterns fail or succeed in marriage," says Folsom, "not because they are different or similar, but because they *interfere* or *do not interfere* with each other's basic wishes. Marital conflict is not a difference in traits but a *collision of wishes*" (Baber, *Marriage and the Family*, p. 216). These frustrations may be conscious or unconscious. In some cases the differences in wishes may be the result of temperamental differences, in other cases a result of different family backgrounds and childhood conditioning. But it seems doubtful if collisions of wishes can be explained entirely by temperamental differences. Further research on this subject is urgently needed.

COMPLAINTS AND GRIEVANCES IN MARRIAGE

What are the chief complaints that one spouse makes of the other in married life? What are the "pet peeves" or grievances? Wherein do they differ between husbands and wives? Does the frequency of mention of a given grievance bear any necessary relation to its seriousness? Professor Terman has made an excellent study of this matter. He composed a long list of imaginary grievances. Then he asked his 792 couples to draw a circle around "0" if a particular grievance had occurred in their marriage, but had not interfered with their happiness, to draw a circle around "1" if a particular grievance had made their marriage less happy than it should have been, and to draw a circle around "2" if a grievance had done *most* to make their marriage unhappy. He found such extraordinarily large differences, for example, between the fault-

finding of happy husbands and the faultfinding of unhappy husbands, such an unbelievably larger proportion of laziness, quick temper, untruthfulness, conceit, talkativeness, selfishness, neglect of children, poor housekeeping, extravagance, poor cooking, and slovenly appearance among the wives of unhappy husbands than among the wives of happy husbands that he could not believe his own evidence! So he finally concluded that "happy husbands tend to overlook imperfections in their wives or to deny their existence" (p 90) He thinks that unhappy husbands have a pronounced talent for attributing disagreeable qualities to their mates. They use these attributes as a rationalization of their marital misfortune "The unhappy subject, as compared with the happy one," avows Professor Terman, "attributes a greater number of faults to his mate and is also more inclined to regard these faults as causes of his own unhappiness. The happy subject sees in his mate few faults, and those he does see do not greatly disturb his happiness. Marital discontent creates an enormous alibi hunger and provides thereby a fertile soil for the growth of rationalizations by which the hunger can be satisfied" (p 93)

The following table shows the orders of the various grievances according to the *frequency* of the complaint. The first column contains the complaints of husbands concerning wives, the second column the complaints of wives about their husbands.

TABLE 4

GRIEVANCES OR COMPLAINTS IN MARRIAGE BY FREQUENCY (RANK ORDER) *

<i>Rank</i>	<i>Husband complains of</i>	<i>Wife complains of</i>
1.	Insufficient income	Insufficient income
2	W's feelings too easily hurt	In-laws
3	W criticizes me	H nervous or impatient
4.	In-laws	Poor management of income
5	W nervous or emotional	H criticizes me
6.	Poor management of income	Preferences for amusements
7	Lack of freedom	H does not talk things over
8	Preferences for amusement	H is argumentative
9	W quick-tempered	H quick-tempered
10	W nags me	H does not show his affection
11	W tries to improve me	Lack of freedom

* Lewis M. Terman, *Psychological Factors in Marital Happiness*, pp 96-97.

<i>Rank</i>	<i>Husband complains of</i>	<i>Wife complains of</i>
12	Respect for conventions	H selfish and inconsiderate
13	W not affectionate	Choice of friends
14	W argumentative ✓	Intellectual interests
15	Choice of friends ✓	H touchy
16	W complains too much ✓	Attitude toward drinking
17	W easily influenced by others ✓	Respect for conventions
18	W jealous ✓	H bored with my small talk
19	W interferes with my discipline	H easily influenced by others
20	W fussy about neatness	H not affectionate
21	W a poor housekeeper	H unsuccessful in business
22	Intellectual interests ✓	Religious beliefs
23	W has had much poor health	H has poor table manners
24	W interferes with hobbies	H untidy
25	Attitude toward drinking ✓	H harsh with children
26	Educations	Educations
27	W selfish and inconsiderate ✓	H too wrapped up in business
28	W spoils the children	H complains too much
29	Religious beliefs ✓	H rude
30	Tastes in foods	H dislikes to go out with me
31	W no interest in my business	H untruthful
32	W too talkative ✓	H pays attention to other women
33	W has annoying habits ✓	H not interested in home
34	W narrow-minded ✓	H late to meals
35	W late with meals	Tastes in food
36	W lazy	H tight with money
37	W works outside home	H concerted ✓
38	W visits, entertains a lot	H drinks
39	W too many social affairs	H lacks ambition
40	W extravagant	H jealous
41	W gossips indiscreetly ✓	H narrow-minded
42	W interferes in my business	H swears
43	W too interested in clothes ✓	H too talkative
44	W interested in other men	H smokes
45	W concerted	H spoils the children
46	W insincere	H not faithful to me
47	W swears ✓	H lazy
48	W slovenly in appearance	H has no backbone
49	W considerably younger	H has no interest in children
50	W considerably older	H gambles
51	W untruthful	H has vulgar habits
52	W smokes ✓	H considerably older
53	W a poor cook	H considerably younger
54	W neglects the children	
55	W drinks	
56	W not faithful to me	
57	W a social climber	

It will be noted that seven of the ten grievances most frequently mentioned by husbands are among the ten most fre-

quently mentioned by wives. These are: an insufficient income, the fact that one spouse criticizes the other, in-laws, that the spouse is nervous or emotional; that there is poor management of income; that there are differences in preferences for amusement and recreation, and that the spouse is quick-tempered. The other three in the first ten on the husband's list of complaints were that the wife's feelings were too easily hurt, that he lacked freedom, and that his wife nagged him. The other three in the first ten on the wife's list of complaints were that the husband does not talk things over, that he is argumentative, and does not show his affection sufficiently.

The exact order of the *ranking* of complaints by the husbands and by the wives should not be taken too seriously because they represent a mere sampling of the possible complaints, and, more importantly, they tell us nothing about the *seriousness* of the complaint in relation to marital happiness.

The frequency with which a given complaint occurs is much less significant for marital happiness than the seriousness with which it is regarded. To answer that question Professor Terman devised a mathematical technique which need not be detailed here. Our next table presents these grievances in their rank order according to seriousness as viewed by the husbands and by the wives respectively.

TABLE 5

RANK ORDER OF GRIEVANCES ACCORDING TO SERIOUSNESS*

Order for husbands	Rank for seri- ous- ness	Order for wives
W nags me	1	H selfish and inconsiderate
W not affectionate	2	H unsuccessful in business
W selfish and inconsiderate	3	H untruthful
W complains too much	4	H complains too much
W interferes with hobbies	5	H does not show his affection
W slovenly in appearance	6	H does not talk things over
W quick-tempered	7	H harsh with children
W interferes with my discipline	8	H touchy
W conceited	9	H no interest in children
W insincere	10	H not interested in home

* *Ibid.*, pp. 99-100

<i>Order for husbands</i>	<i>Rank for seriousness</i>	<i>Order for wives</i>
W's feelings too easily hurt	11	H. not affectionate
W criticizes me	12	H rude
W narrow-minded	13	H lacks ambition
W neglects the children	14	H nervous or impatient
W a poor housekeeper	15	H criticizes me
W argumentative	16	Poor management of income
W has annoying habits	17	H narrow-minded
W untruthful	18	H not faithful to me
W interferes in my business	19	H lazy
W spoils the children	20	H bored with my small talk
Poor management of income	21	In-laws
In-laws	22	H easily influenced by others
Insufficient income	23	H tight with money
W nervous or emotional	24	H argumentative
W easily influenced by others	25	Insufficient income
W jealous	26	H has no backbone
W lazy	27	H dislikes to go out with me
W gossips indiscreetly	28	H pays attention to other women
W has much poor health	29	H has poor table manners
W too many social affairs	30	Preferences for amusements
Preferences for amusements	31	H quick-tempered
W too talkative	32	Attitude toward drinking
W no interest in my business	33	H untidy
W extravagant	34	H too wrapped up in business
W too interested in clothes	35	Intellectual interests
Choice of friends	36	H has vulgar habits
W tries to improve me	37	Respect for conventions
W interested in other men	38	H conceited
Lack of freedom	39	Choice of friends
Respect for conventions	40	H gambles
W late with meals	41	H spoils the children
Intellectual interests	42	Lack of freedom
W fussy about neatness	43	H too talkative
Attitude toward drinking	44	Religious beliefs
W visits, entertains a lot	45	H jealous
W not faithful to me	46	H late to meals
Religious beliefs	47	H swears
W a poor cook	48	H drinks
Educations	49	Educations
W swears	50	H considerably younger
W works outside home	51	Tastes in food
W a social climber	52	H smokes
Tastes in food	53	H considerably older
W considerably older	54	
W smokes	55	
W drinks	56	
W considerably younger	57	

It is significant that the husband considers most serious the fact that the wife nags him, that she is not affectionate, that she is selfish and inconsiderate, that she complains too much or interferes with his hobbies, that she is slovenly in appearance, quick-tempered, interferes with his discipline of the children, and that she is conceited, insincere, and too easily hurt. Too much criticism of the husband, being narrow-minded or argumentative, neglecting the children, and keeping house improperly also rank fairly high in seriousness.

The most serious complaints of wives are that the husband is selfish and inconsiderate, unsuccessful in business, untruthful; that he complains too much, does not show his affection sufficiently, and does not talk things over. The harsh treatment of children likewise ranks near the top.

Of the ten lowest items, seven are found on both lists.

It is amazing that among the items *least* serious to the husband's happiness were unfaithfulness in the wife, the fact that she differed from him in religious belief, or the fact that she worked outside the home, was a poor cook, and differed from him in education. Terman described this discovery as "one of the most interesting outcomes of our entire study." He goes too far, however, in the statement that "The striking fact about the list is that it is composed so largely of things which have long been regarded as among the most essential conditions of a happy and successful marriage" (p. 102). So regarded by whom? By the self-appointed keepers of the public morals? By the moralist undoubtedly, by scientists to a much lesser extent, even by the general populace to a much lesser extent than by moralists. The low ranking of the wife's unfaithfulness is probably a consequence of the fact that modern husbands are much less sexually possessive than formerly. This is an age of reliable birth control. However, in another portion of the study, 95 percent of the husbands expressed the opinion that faithfulness in the wife was either very essential or unusually desirable for an ideal marriage. Thus their opinions do not check with the evidence gathered by a study of their complaints. It may well be that the husbands complained little about the wife's working outside the home, not

because it may not cause occasional inconvenience, but because he is willing to put up with this to give his wife personal satisfaction and in view of the extra income. The fact that there was so little complaint about differences in religious beliefs may be a consequence of the feeling that "having made one's bed, one should lie in it." As with differences in education, to complain about this would be to criticize oneself. For has not the individual voluntarily accepted a mate of different religious affiliation or lower educational attainment?

OCCUPATION AND MARITAL ADJUSTMENT

We have seen in Chapter 6 that people with certain personality attributes and certain family backgrounds are more likely to achieve happiness or adjustment in marriage than others with different attributes or backgrounds. We need also to realize that people in certain occupations are more frequently found to be happy than individuals in other occupations. Though the facts below are presented for their general interest, they should be of special interest to widows or divorcees and especially to young people faced with the problem of the choice of a mate.

Professors Burgess and Cottrell, who measured the marital happiness of 526 couples by objective tests, studied the associations between quality of marital adjustment and the occupations of the husbands. The results are shown in Chart 10.

It will be noted that the proportion of those who made a good marital adjustment increases as we go down the right-hand side of the chart from the clerical and semi-skilled, through the small trade and skilled workers to the teachers and large-scale businessmen. Conversely, the percentages of those with poor adjustment decreases, though irregularly, as we go down the chart on the left. The teaching professions stand particularly high in the proportion of those with good adjustments (61 percent as compared with an average of 43 percent for the entire group). They also have the lowest proportion with poor marital adjustment. There is only one chance

in 240 that the differences in marital adjustment between the teachers and those in small trades and skilled work are due to chance

Studies by Lang on a very large sample—the Burgess and Cottrell sample was small—have shown striking differences in the happiness of husbands in relation to their occupations. Lang studied 17,533 couples, the husbands of which were working in 60 occupations. The degree of happiness in

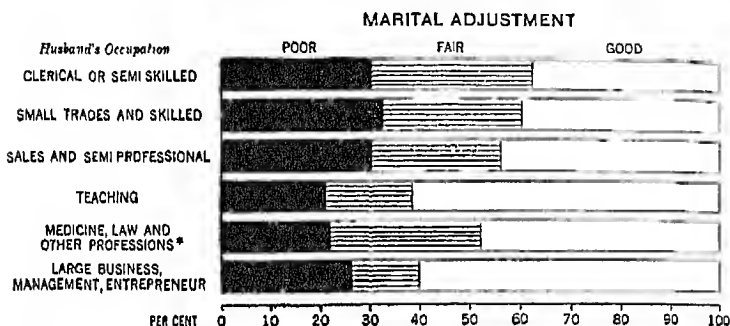


CHART 10—OCCUPATION OF HUSBAND AT MARRIAGE AND
MARITAL ADJUSTMENT

From Burgess and Cottrell, p 138

the marriages was rated not by the marital partners themselves but by friends and acquaintances. Lest anyone think that such ratings are unreliable, it may be stated emphatically that they are not. There is a correlation of .9 between the ratings of husbands and wives on their own happiness and the ratings of friends and acquaintances. Of the 17,533 cases, three-fifths were rated as very happy or happy in their adjustment, one-fifth as average in adjustment, and one-fifth as unhappy or very unhappy, or as separated or divorced.

Chart 11 shows the wide variations in happiness of the couples the husbands of which were engaged in many different occupations. You will note that the occupations are listed in a decreasing order of happiness in marriage. The occupations mentioned at the bottom of the list have the highest proportion of individuals who declared that they were happy or very

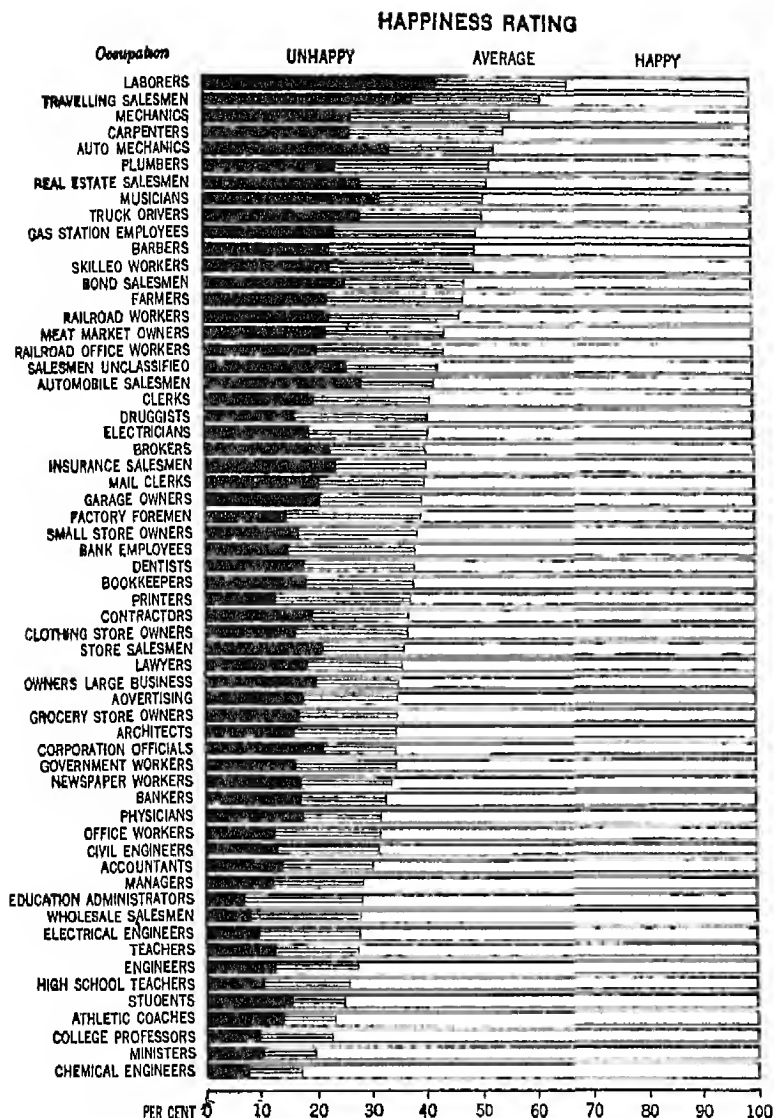


CHART II—OCCUPATIONS OF 17,533 HUSBANDS AND HAPPINESS RATINGS BY FRIENDS AND ACQUAINTANCES

happy in their marital relations. Those who had the highest proportion happily married were, in decreasing order, those who followed the occupations of chemical engineer, ministry, college professor, athletic coach, high school teacher, engineer (type not specified), teacher (type not specified), electrical engineer, wholesale salesman, educational administrator, manager, accountant, civil engineer, and office worker. Those in these occupations include one-quarter of the entire group, and may be referred to here as the "upper quartile" in marital happiness. Most of these occupations require a considerable amount of education. But, what is more important, they are occupations in which there is very little mobility, that is to say, the individuals in these occupations rarely shift to other types of work. Once they take up such a line of work they tend to stick to it. This is what we mean when we say that those in the mentioned occupations have low mobility.

Those in the lowest quartile are laborers, travelling salesmen, mechanics, carpenters, auto-mechanics, plumbers, real estate salesmen, musicians, truck drivers, gas-station employees, barbers, skilled workers, bond salesmen, firemen, railroad workers, meat-market owners, and railroad-office workers. Note that people in these occupations have a considerable degree of mobility. People are more likely to shift from one job to another in these undertakings. Note also that, in comparing them with the highest quartile (quarter) in happiness, those in the occupations of the lowest quartile are subject to very little social control over their conduct. Teachers, ministers, college professors, and educational administrators are more subject to the surveillance of the community with reference to their personal conduct than are salesmen, truck drivers, musicians, etc. It is remarkable that farmers should rate so low in marital happiness. This is probably due to the fact that the Burgess and Cottrell study made no distinction between farm owners and farm renters. It is possible also that some laborers were included.

While those of low income tend to be concentrated in the lowest quartile of the marital happiness ratings, those with the highest incomes, namely, corporation officials, bankers, and

owners of large businesses, are found most frequently not in the highest quartile but in the upper middle quartile. *Probably it is not so much the amount of income as the degree of certainty of income that influences marital happiness* Teachers, ministers, and engineers commonly receive smaller incomes than those in medicine and law. And yet the latter rank below the former in proportion of high happiness ratings.

In conclusion, therefore, it would seem that occupations having a low degree of mobility, a high degree of social control in the conduct expected of its members, and occupations having a steady income on a fairly good level rather than a very high and fluctuating income, are associated with marital happiness.

SEX LIFE AND HAPPINESS

Among the factors in Terman's study which had a moderate amount of influence on marital happiness were the degree to which an individual was satisfied by intercourse with the spouse, the frequency with which it was refused, the nature of the reaction of the person refused, the number of sexual complaints checked on a list, and the frequency of desire for extra-marital sexual intercourse. Terman and his colleagues concluded, however, that these correlations did not represent *determiners* of marital happiness but primarily *symptoms*.

Among the genuine sexual determiners were at least two. (1) the wife's capacity for orgasm, and (2) the relative equality of the sex drive between the partners.

It does not seem remarkable that Terman's figures showed that the inability of the wife to experience orgasm affected unfavorably the husband's happiness quite as much as that of the wife. While orgasm adequacy in the wife favors happiness, *it does not guarantee it*. Quite a few of those who were sexually inadequate from the standpoint of orgasmic enjoyment were among those having relatively high happiness scores. (p 374) All this seems reasonable because psychiatrists are well aware of the fact that some women have little to give to marriage save their sexuality, while there are others, not highly sexed or especially passionate, who have a great deal to give

Such is the view of Dr O Spurgeon English, M D, Professor of Psychiatry at Temple University's Medical School. It is a reasonable, temperate and informed position

"Our data do not confirm the view so often heard," concludes Terman, "that the key to happiness in marriage is nearly always to be found in sexual compatibility. They indicate, instead, that the influence of the sexual factors is at most no greater than that of the combined personality and background factors, and that it is probably less" (p 376). But that is significant proof of the great power of sexual factors. Terman and his colleagues are convinced—but this is only interpretation—that couples who are well mated temperamentally and psychologically are remarkably tolerant of sexual weaknesses or limitations in the spouse. The investigators seem convinced, on the other hand, that when there is temperamental and psychological mismating, no such tolerance is manifested in the union and the partners to it are prone to exaggerate conditions and to blame sexual factors as they do economic circumstances for their unhappiness.

ORGASM CAPACITY AND MARITAL HAPPINESS The same investigators found out some strange things about the relationship between marital happiness and the capacity of American women, as represented in their sample, to experience the normal climax of sexual intercourse known as the orgasm. One out of every three of the married women in their study rarely or never succeeded in attaining it. The amazing thing is that, despite the large numbers of questions he asked, he did not succeed in finding any social, psychological, temperamental, or other factors closely associated with it. So markedly was this the case that Terman raises the question whether the condition of inadequacy is not primarily hereditary or genetic in origin. Many factors heretofore supposed to have been related to it, such as the extent of religious training and an attitude of disgust toward sexual matters prior to marriage, showed no association with it. The same was true of fear of pregnancy and the method of contraception used. Likewise uncorrelated with orgasm inadequacy were the length of marriage, number

of children, relative mental ability of spouses, the nature of the sleeping arrangements, the date of birth and the relative age of the spouses.

In other words, orgasm inadequacy did not seem to be emotionally conditioned. The items most closely associated with it were those which suggested certain neurasthenic tendencies, diminished responses generally, a lack of color in the personality, and a relative absence of zest and vigor. Hence the suggestion that a constitutional or genetic factor may be involved.

This finding may be significant in view of the drift from prudish toward liberal sexual attitudes in recent decades. If anything, we would suppose that orgasm adequacy might have increased under the influence of the flood of sex books in recent years. If so, Terman's study does not show it. Perhaps the books have not had sufficiently wide circulation. Perhaps, on the other hand, we are dealing with a constitutional and not a conditioned situation. In conclusion, despite the grave doubt cast by Terman's study on the cultural and emotional origin of orgasm inadequacy, it would seem that we ought not to accept the genetic hypothesis too readily until further studies corroborate it. There is too much at stake in this matter. Accordingly, in this book and especially in Chapter 23 on "Sexual Adjustment and the Art of Love" it has seemed conservative and justifiable not to permit the revolutionary conclusions of Terman to influence the account unduly. Even if orgasm capacity is not closely correlated with Terman's happiness scores it may still be correlated with individual sensual enjoyment (as he himself admits) and even with happiness (as more adequately defined) in marriage. For even Professor Terman himself would be the first to admit that his preliminary studies are not final as a measure of marital happiness. They are only first approximations, though excellent ones. We have yet to devise a thoroughly good measure of marital happiness. When we get it done we shall have to do it over again as people redefine their concepts of "happiness" with the passage of time. In other words, any happiness test is necessarily limited to any given culture and time.

It may be that, when all the scientific evidence is in, we shall find that the factors making for adjustment in marriage are the same as those making for adjustment in economic and social relationships generally, namely, adjustability and socialization.

ARE CHILDREN INDISPENSABLE TO MARRIED HAPPINESS?

The commonly heard answer to this is "Yes." It is the answer of custom and tradition. And yet a birth strike is sweeping all the countries of Western civilization, and it is only a question of a few years before the movement reaches the Orient. We may well ask "If people really believe children so indispensable to happiness in marriage and in life, and are not merely giving lip service to the idea, why are so many couples voluntarily childless?" The full answer to that is a long story. But the point I now wish to emphasize is that many people, rightly or wrongly, are not convinced that having children—at least in such great numbers as formerly—is a necessary condition to happiness.

There are reasons for thinking that two distinctly different types of married couples are happier than the average. They are the childless couples and those with several children. Perhaps each group is happy for different reasons, the former because they got what they wanted—freedom from family responsibilities, the latter because they got what they wanted—an opportunity to share the joys and sacrifices of cooperative living.

Terman found that the average scores of childless wives and those of wives with children were "almost identical." He warns us, however, about jumping to conclusions on the basis of this evidence. He says "One is of course not justified in concluding that neither the number of children nor their presence or absence ever affects the happiness of a marriage. It is more reasonable to suppose that the presence of children is capable of affecting the happiness of a given marriage in either direction and that in a large population the opposing influences may approximately balance each other. Almost everyone knows childless couples who seem to have been drawn more

closely together by the absence of offspring and on the other hand marriages that were at first unhappy and became less so after the birth of children. The only positive conclusion to be drawn is that *at a given time* no correlation was found in this sizable group between marital happiness and either the number of children or their presence or absence" (Terman, pp 171-172)

The influence of presence or absence of children on marital happiness seems to be somewhat dependent on the number of years married. Such was the conclusion of R O Lang in his *Study of Ratings of Marital Happiness* which included a large sample. Says he "In the first two years of marriage those marriages without children were rated happier than those marriages with children. The next two years of marriage showed about the same tendency, but the variation was not so marked. Those marriages of five years and over showed the general tendency to rate marriages with one or two children happier than those marriages with no children or more than two children. There were some variations from this general pattern in a few cases, but the group taken as a whole will warrant this statement" (Quoted by Burgess and Cottrell, p 259)

The attitude of wanting children is more significant for happiness than the presence or absence of children. "A positive attitude toward having children," say Professors Burgess and Cottrell, "seems to be associated with increased probabilities for good adjustment; but the actual having of children in the first four or five years seems to be associated with reduced chances of good adjustment" (p 366). This attitude of desire for children, they say, "showed a more marked relationship to marital adjustment than any other item included in our study. It is evident that the child is a potent and vital factor in family life. If companionate marriage be defined as a marital union where children are neither present nor desired, it is one which on the average grades very low in marital happiness. Only those unfortunate marriages that produce unwanted children reach a lower level of marital maladjustment" (p 261)

This whole matter needs further study before there is any place for dogmatism. Doubtless conclusions would be different in an essentially rural society where families are patriarchal, conservative, and economically a unit. But such are the tentative conclusions for our society until more evidence is forthcoming. In other words, much depends on what attitudes we bring to marriage in determining whether we shall be happy with or without children. Also attitudes become somewhat modified in the family relationship depending on economic, social, and medical circumstances.

CHAPTER 21

THE ART OF GETTING ALONG TOGETHER

Dominance and submissiveness vs 50-50 relationship—Major decisions, at least, should be mutual—Respect personal differences—Do not expect too much of marriage—Take your marital partner as he or she is—Talk things out—Give in on non-essentials—Give understanding a chance to replace resentment or unfulfilled anticipations—Do what you can to cultivate a sense of humor—Reduce or eliminate unnecessary sources of annoyance—Do things together—Enlarge your areas of agreement and discover new ones—Questions for wives—The need for ethical maturity

WHEN difficulties arise in marriage, when friction rears its head and conflicts ruffle the feelings, people wonder. What can we do to help this situation? They ask. How can we adjust to one another better? Are there any techniques by which we can settle or prevent our differences more effectively?

For some couples the situation has gone so far that divorce or separation is seriously entertained before they realize that a satisfactory solution may be brought about with sympathetic help, provided there is a will to adjust. For others who have not reached the state of serious impairment of their relations the possibility of improved adjustment is even better. Possibly young people not yet married may be able to smooth the path of their own marriage by considering the suggestions offered below.

This chapter is focussed mainly on certain suggestions, believed to be constructive, for improving the technique of personality adjustment. It is concerned with reducing the area of conflict, on the one hand, and enlarging the area of harmony

on the other. This is necessarily a difficult subject because personalities vary so widely, and because psychology is not yet a definite science in the sense that physics and mathematics are sciences. However, as is the case with nearly all problems that the human race faces, we cannot wait until we have final knowledge on many of these matters. We have to live our lives as we go along and to make the most intelligent and satisfying adjustments possible.

If the couple is well mated and of good character, a minimum of friction is to be expected in spite of all the ballyhoo about the high divorce rate in the United States. Quarrels arise in the best of homes, for we are not yet angels. Yet all intelligent people want to reduce friction if only to save their nerves.

This is no place to trace in detail the various theories of marital friction and disharmony except to point out that it is easy for specialized investigators approaching the problem from the point of view of their given subject to develop one-sided ideas and theories. Each group develops many good points; but is prone to carry them too far. Psychologists, for example, are apt to stress the dominant importance of personality or temperamental differences in causing friction. Sexologists, on the other hand, are convinced that marital happiness is essentially a problem of securing adequate sexual functioning without fear or worry, a point of view which recent researches have shown to be greatly exaggerated. Sociologists are apt to lay undue stress on social conditioning, on the social roles played in childhood in the family as a cause of smooth or rough sailing on the marital seas. If it is true, as alleged, that disagreements over economic or money matters are one of the chief causes of disharmony, the economists as a class have never concerned themselves with it.

When it comes to the layman, as contrasted with the scientist, he has only the most hazy and contradictory notions of the causes of marital disharmony. And, I have to confess, until we have more scientific research of a reliable calibre on this subject, our knowledge will not be greatly in advance of that of the layman. I had always supposed that sexual maladjustments, economic tensions, and personality limitations and de-

fects had been central factors I still think so But I have to admit that the researches of Terman have cast some doubt on the importance of economic and sexual factors On the other hand, his point of view may represent a psychological bias As a magician on marriage, he can pull out of his hat only such rabbits as he had first placed there These were almost exclusively psychological rabbits That he found, therefore, mainly psychological determinants of happiness is not strange There cannot come out of clanking statistical machinery anything that did not go into it In the present state of our ignorance, therefore, we must necessarily rely a great deal upon judgment and common sense, together with whatever fragmentary ideas may be gleaned from recent researches In the account which follows stress is laid on such principles as seem important for reducing friction and promoting marital harmony.

DOMINANCE AND SUBMISSIVENESS VS. 50-50 RELATIONSHIP There are all sorts of popular formulas for making marriage happy One will say that the husband should be boss, and that the wife should give in to his wishes and desires Another will venture the judgment that wives should have more to say Still others will contend that there should be a joint sharing of responsibility and a joint making of decisions, in other words, that there should be a 50-50 relationship Can any of the recent studies throw any light on these problems? What are the findings of science?

Very important but not altogether unexpected was the finding of the Burgess-Cottrell study that "wives make the major adjustment in marriage" (p 341) because men are still dominant in our culture In the United States we commonly think of wives as being dominant, or less submissive than in European countries As a matter of fact, American men have often been taunted by Europeans about the excessive liberties and rights they grant their womenfolk Most Englishmen think that American women are "spoiled" There is, of course, some truth in this as far as appearances go, in the little attentions women demand, and the privileges they take for granted

On the other hand, the results of the Burgess-Cottrell

study suggest that many of the 50-50 relationships in American marriages are superficial, that actually in most cases the male dominates. Probably this is not so much the result of biological factors as of social conditioning. For many centuries, the male has had the upper hand. Furthermore, America is, to a considerable extent, the result of a melting pot. The families of first generation immigrants are likely to be patriarchal in form, that is, families in which the male head of the household dominates. Even the children of these marriages imbibe such attitudes to a considerable degree. The fact of wifely submissiveness is also explained in all probability by the fact that the new mores emphasizing equality in the relationship between the sexes have not taken hold sufficiently to displace the old attitude of male dominance. So far as it goes, the Burgess-Cottrell study supports the view of the feminists that much remains to be done to liberate women from the excessive dominance of men in the marital relationship.

Further research on this matter will probably show that different marriages in the United States today manifest a great variety in the degree of dominance and submissiveness of wives. As already suggested, immigrant women tend to be very submissive. Native-born women tend to be less so. Objective research might well show that Southern women expect more regal treatment from their men than Northern women. Probably it would also show that Western women are more independent, self-reliant, and less submissive. But this is merely speculation until the facts are forthcoming. Perhaps there are also occupational differences. It seems reasonable to suppose that the wives of professional men are probably treated more fully on an equalitarian basis than the wives of day laborers. We need much more information on all these subjects before we can fully understand the personality relationships and the social patterns of marriage.

In a study of 3,000 marriages among well educated people Dr. Paul Popenoe concluded that a democratic system of relationships is conducive to happiness. The 50-50 marriages were much more frequently happy than those in which either

the wife or the husband dominated. The degree of happiness of the marital partners was appraised by individuals who knew the families well. In slightly less than one-third of the instances the wife dominated. Friends rated 47 percent of these marriages as happy. In another third of the cases the husbands dominated; 61 percent of those marriages were declared by close friends to be happy. But in the 50-50 marriages, 87 percent were happy.

Professor Leonard S. Cottrell, Jr., has made an exploratory attempt to determine in what degree various combinations of "strong" and "weak" personalities were associated with happiness or unhappiness in marriage. Assuming that strong persons are assertive, dominant, leading, and the type that assume responsibility in their behavior, and that weak persons are non-assertive, passive, and dependent in their behavior, Professor Cottrell constructed an index of strength or weakness of personality. These attributes were correlated with happiness or unhappiness in marriage as shown in the nearby table.

TABLE 6

PERCENTAGE DISTRIBUTION OF HAPPINESS RATINGS FOR DIFFERENT MARITAL COMBINATIONS OF STRONG AND WEAK PERSONALITIES *

<i>Personality Combinations</i>	<i>Very Happy</i>	<i>Happy</i>	<i>Average</i>	<i>Unhappy or Very Unhappy</i>	<i>No. of Cases</i>
Husband much stronger	23.6	21.4	24.7	30.3	89
Husband somewhat stronger	34.6	28.8	17.3	19.2	104
Husband and wife equal	34.4	24.5	23.2	17.9	151
Husband somewhat weaker	20.8	25.0	29.2	25.0	120
Husband much weaker	4.4	24.4	32.2	38.9	90
Whole sample	24.9	24.9	25.1	25.1	554

* Unpublished study by Professor Leonard S. Cottrell, Jr., summarized in Burgess and Cottrell, *Predicting Success or Failure in Marriage*, p. 333.

The results of this study suggest that when the husband and wife are about equal, or when the husband is somewhat stronger, happiness is greatest and unhappiness reduced to a minimum. Conditions were less favorable when the husband

was too dominant or the wife weaker than the husband in a pronounced degree. Only 4.4 percent of the marriages were "very happy" when the husband was "much weaker."

We need further studies along these lines. It is possible that in other classes or cultures the results might be somewhat different. Moreover, it is difficult to keep all the factors other than degree of dominance or strength of personality constant. However, the information we have to date gathered by Popenoe, by Burgess and Cottrell, and by Cottrell working independently, supports the general theory that democratic relations in marriage make for good adjustment. Perhaps this is because democratic relations reduce friction and lead to the development and maturation of personality. It is, therefore, recommended that.

MAJOR DECISIONS, AT LEAST, SHOULD BE MUTUAL. Every major decision should be made by both husband and wife, with the interests of both partners and the entire family to the fore rather than in terms of the individual and selfish interests of any one. Many people never reach the level of maturity that brings the satisfaction of family decisions mutually made. But when decisions are thus made and mistakes later appear, ill will is reduced, for responsibility is shared.

Mrs. Gladys H. Groves indicates the nature of the superior satisfaction of mutuality in decisions in the following homely illustration: "Mary wants to buy a car, just as John is reckoning that the time has come to build a house. Or perhaps he wants to invest money in professional or business advancement at the precise moment when she realizes she wants a child. In either situation, the particular couple involved have to weigh delicately the effect on their joint enterprise of the conflicting courses of action. Much as Mary may crave a child or a car, she might not be able to enjoy either if she got it, unless John were ready to share in her delight. Nor could he, overruling her against her will, find in his choice of home-owning or personal-career investment the satisfaction he had expected. They two, and nobody else, can make the decision to fit their marriage."

RESPECT PERSONAL DIFFERENCES. It is important in marital relations to respect the personal differences of each other. This goes even for the children. Why should we always attempt to make others like ourselves? Does such an attempt not involve the egotistical assumption that our own traits are best? By respecting and cultivating the freedom of our spouse and of our children we promote personal integrity. It is a good rule to "be yourself." It is a better rule to grant a corresponding privilege to others. If there is reciprocal freedom on this score in family relations, the area of personality development will be enlarged, and harmony promoted. This is not a blank check to condone anti-social conduct. It refers rather to the liberating and developmental impulses in humans that are sometimes unnecessarily thwarted by other members of the family circle. We need to give others freedom to live their own lives if we are to have a corresponding freedom to live our own.

DO NOT EXPECT TOO MUCH OF MARRIAGE. One reason more people are not happy in marriage arises from the fact that they expect too much of it. Marriage is not a reform institution. It will not ordinarily remake personality in a marked degree. If a man is a drug fiend or an alcoholic, marriage will not cure him. The same principle is true of other character limitations. If a boy or girl has been brought up in a family accustomed to playing an aggressive role, such habit patterns will carry over into marriage. Marriage has made some women richer, others poorer. No one ever suspected it of being, at least for most people, an economic salvation. It will not cure poverty, and it will not cure character defects. That is axiomatic. Why, therefore, expect marriage to change anything more than the *manifestations* of character?

Character can be modified, but only within limits. Our character is essentially formed by our heredity and by the social conditioning of childhood. Both are important. No one can say which is the more important. If this is true, most people enter engagement and marriage with their characters essentially formed. If you have been born of happy parents and had a happy childhood, you may count yourself as especially fortunate. However, this book would not be written, if experience

did not suggest that, within certain limits, the manifestations of character could be changed

TAKE YOUR MARITAL PARTNER AS HE OR SHE IS. By this I mean, do not expect to alter fundamental character traits. If you attempt to make an aggressive man timid, you will only succeed in making a nervous wreck of yourself, fail in the attempt, or ruin him. If you get 10 or 20 percent modification in the over-aggressiveness, be satisfied. You have accomplished wonders. Do the rest of the adjusting yourself. The same goes for nearly every other limitation or defect of character. A good general rule is: accept the marital partner as he or she is, but attempt to help the other person to a more mature outlook. This is a good general psychiatric principle, but it is difficult to illustrate it briefly. I think the average reader will know what I mean.

TALK THINGS OUT. There is a difference between talking things out and making marriage a debating society. It takes skill and special training to come out of a real debate without bad feelings. So much is this the fact that Terman in his preliminary investigation of marital happiness concluded that among the 545 attitudes or personality traits he studied, "the greatest single danger to marital happiness is for one spouse to like and the other to dislike to argue" (p. 29).

Despite the fact that arguments make for unhappiness, it ought to be possible for two fair-minded people of affection to explore the areas of disagreement and the causes thereof without bad feeling. When disagreements arise it is well to make every attempt to face the issues frankly and to be realistic. Above all, talk things out and do not sulk. Sulking never solved any problem. An attempt to understand the point of view of another frequently has worked.

A frank and unemotional examination of the relative merits of this or that form of conduct, accompanied by deliberate suppression of temper, if there is a temper, will help. It might even be wise to put down on a card the reasons for doing or not doing a certain thing, giving relative weight to

these reasons and balancing the account. There is danger in such a scheme, however. If one partner is a better arguer than the other, he or she may persistently be downed. After a while the defeated partner will get a feeling of hopelessness which will probably be undesirable. In that case suppressed antagonisms may only replace overt antagonisms.

It is particularly important that any differences be settled before either of the marital partners goes to sleep. There is no use in carrying a dispute over from one day to another. A good rule is: Settle them before you "drop off."

It is undoubtedly desirable to talk things out. Yet there is something to be said for quarreling them out if that is the only way emotional tension can be relieved. As Professor R. E. Baber says, "there are actually times when quarreling may clear the air better than calm discussion: first, it relieves both parties of pent-up emotions; second, it shows each how deeply the other feels on the point in question, opening the eyes to the necessity of reaching an acceptable agreement. On the other side of the argument, a quarrel very easily gets out of hand, just because it gives vent to emotions, and things may be said that leave scars for life. For that reason one might say that quarreling should be used with discretion, but there is little conviction that it will be so used. Quarrels are not rationally planned and conducted—they start by spontaneous combustion. It takes more skill and will than most people have to turn the heat thus generated to constructive rather than destructive purposes" (Ray E. Baber, *Marriage and the Family*, New York and London: McGraw-Hill, 1939, pp. 215-216).

GIVE IN ON NON-ESSENTIALS. A great deal of the argument and tension of married life arises over contentions, the importance of which is only imaginary or, at best, exaggerated. After every effort has been made at understanding, at frank, open-minded discussion, at creative integration, it may come down to the point that we shall have to give up this or that particular desire. Many demands are actually so trivial that they are not worth the time and energy to resolve them. In such a case it will economize energy and save tempers if we simply

"give in" Probably this will occur with both partners. If it becomes a 50-50 proposition much is gained and very little lost. Insisting upon every detailed point of desire brings exasperation, not cooperation. And once a matter is dropped, it should be dropped permanently.

GIVE UNDERSTANDING A CHANCE TO REPLACE RESENTMENT OR UNFULFILLED ANTICIPATIONS Whenever hate and resentment enter, understanding departs. "Emotions of enmity," Hornell Hart reminds us, "distort one's vision and impel one toward actions and words that are not wise. When one person feels resentment against another, the other is likely to feel resentment in return. This intensifies the first resentment, and so the hatred grows. Someone has to break the vicious cycle." Why wait for the other marital partner to do it? It is best to forgive and forget some non-essentials that cannot otherwise be resolved.

DO WHAT YOU CAN TO CULTIVATE A SENSE OF HUMOR Sometimes the funny aspects of a disagreement can be emphasized to good advantage by those who have a talent for it. I suppose there is little that a person can actually do by way of developing a sense of humor, if it is lacking, but an attempt might prove both surprising and rewarding. There is nothing that will cure a trivial difference or tension like laughing it off.

REDUCE OR ELIMINATE UNNECESSARY SOURCES OF ANNOYANCE Some of these are physical and more or less easily eliminated. Others are personality peculiarities, less easily changed, but which may be modified by the techniques discussed below.

That rug on which you slipped and cursed could be replaced. You could budget for the wheezy vacuum cleaner or decrepit cookstove that brings ill temper to the housewife. The little common annoyances that the husband neglects, like dripping or leaky faucets, he could get around to. Some of the items may require budgetary planning.

Very few people can stand deflation of personality with-

out resentment Are you in the habit of criticizing your mate before others or even when you are alone? If a wife, do you, for example, insist upon forms of recreation anathema to him? Do you contrast him with individuals more successful, more amiable, who do not have this or that character defect? Are you constantly bringing up his past failure in business, that mistake he made in the purchase of something? Do you remind him of the time he made a *faux pas* and was laughed at by his group? Are you constantly or unwittingly reviving old tensions? If so, this leads nowhere, except to dissension, unhappiness, and marital disharmony

A practical suggestion is this Make a list, day by day, of the things that annoy your mate, whether you think the annoyances are justifiably resented or not That makes no difference for the time being You may find yourself accumulating several items in the course of a month Then dispassionately examine these and attempt to modify the manifestations of your character to the best of your ability. (Notice that I said *manifestations*, not the essence of character itself) With some changes you will succeed, with others you will fail. Whatever modifications you make will smooth the way for increased marital harmony

If you can induce your mate to follow the same procedure that will be so much clear gain But do not expect or insist upon this.

DO THINGS TOGETHER It is well to do things together and to find new ways of doing things together When people do things together there is enhanced enjoyment through interaction You get your own satisfaction. In addition you will find pleasure in the satisfactions given your mate The enjoyment is thus reciprocal and reciprocally re-enforcing

Why not analyze the things your partner particularly likes to do to see whether or not they cannot be achieved without an undue expenditure of money? Perhaps it is music lessons, an automobile or a camping trip some summer "But that takes money," you say But suppose your wife wants to write poetry or to take a fling at writing a magazine article. That takes only

brains, leisure, and hard work. It will cost you nothing to encourage it. But you may have to throw overboard your notions of exclusive male dominance. Have you not known many husbands who resented it when their wives attempted to develop their latent talents and personalities, husbands who feared that, if they did so, their friends might feel that they were not able to provide full support for their wives? Most of us have known such cases.

On the importance of functioning together, on the importance of sharing your joys and your recreation together, the advice of Dr. James McConaughy, President of Wesleyan University, to brides-to-be is just as applicable to the married. Says he, "If he is a golfer, try to learn enough about the game at least to respond to his enthusiasm. If he fishes, encourage him and try to learn why such a simple sport thrills him. If baseball is his game, do not disdain his choice for an afternoon's relaxation, if he wants you to join him, go and learn enough to enjoy the game with him; if he wants to go with men friends, encourage him, and do not fear this means his love is cooling! (Romance thrives on occasional separations, even occasional vacations from marriage.) Be interested in his doings, but do not be a nuisance."

McConaughy's advice to grooms-to-be is just as applicable to married men. "If she likes bridge, improve your game and avoid embarrassing her by dumb bids and play. If she enjoys art and finds an art exhibit worth while, do not be the dumb male and say that this means nothing to you, let her teach you what pictures can mean—and to real he-men, too. If she enjoys good music—going to concerts or listening to the radio—try to share her pleasure and discover what it is that really gives her such satisfaction. In other words, if either has a favorite sport or hobby, the other should try to join in—at least in the evident satisfaction it gives. Just going to the movies, or sitting on the sidelines watching others play, is not the ideal joint use of leisure, young couples should actually *do* something *together*."

Why not make a list of the things that you now do separately but might do more intensively together? This is not to

suggest that everything should be done together. That is, of course, impossible. The husband will necessarily have his circle of friends and the wife hers. But the social life of the two should not be predominantly separate. This does not mean that a wife should resent the normal desire of her husband to spend an evening in his club or at a trade union meeting among his friends. But, generally speaking, the more a couple can discover new ways of doing things together, the more likely it is that the marriage will become integrated. The reason is that the marriage automatically functions in an integrated manner, if the chief partners function together.

ENLARGE YOUR AREAS OF AGREEMENT AND DISCOVER NEW ONES. When purposes are incompatible with one another, tension, if not conflict, will arise. It is possible, however, to keep your fundamental purposes and still reach your ends by somewhat modifying the means. This process may be called creative integration of purposes and objectives. Professor Hart has very shrewdly illustrated the truth of this principle and a useful technique of adjustment in this passage:

"The projects and purposes of a husband and wife often conflict even when their desires and motives are in harmony. Very well, go back of the purposes to the underlying desires, and build new projects and purposes on which you can unite. Suppose that one of you wants to go to the movie down on the corner and the other just hates the idea. Very well, that is a conflict. But if you search open-mindedly, you will probably find some underlying agreement. Perhaps, though you disagree about this particular movie, you both are craving to see *some* good movie, and if you look up the advertisements, you can find one that will delight you both. Or perhaps the essential desires of each will be fulfilled best if you stay home tonight to catch up on your sleep, and then go to a movie tomorrow night. Or perhaps one of you dislikes the idea of any movie at all, but both of you want to go out for the evening, then doubtless you can find some other entertainment that will satisfy both.

"Somewhere back of the surface disagreement, lies a

deeper agreement if you will seek it patiently and lovingly. And this applies not only to a little dispute over movies, but to all the greater controversies that husband and wife confront. Where shall we move? How shall we get along on the family income? What religious training shall we give the children? Shall Mary be permitted to have that Jones boy come to the house? No matter how perplexing the disagreement may be, there is a best possible solution for all concerned if we will seek it understandingly and in the spirit of love" (Hornell Hart, "Detour Around Reno," *The Good Housekeeping Marriage Book*, William F. Bigelow, editor, pp. 108-109)

QUESTIONS FOR WIVES Here are some questions for wives to ask themselves, questions designed to offer hints that may be useful for promoting desirable social relations in marriage. For the most part they answer themselves.

(1) Do I take my "job" as wife and homemaker as seriously as I would if I were gainfully employed?

(2) Do I make a vigorous effort to see to it that our recreation is home-centered instead of theatre- and club-centered and commercial?

(3) Do I bend every reasonable effort to sympathize with my husband in the problems he meets on the job, in business, or in his profession?

(4) Do I entertain my husband's friends with reasonable frequency?

(5) Have I made every reasonable effort to promote my husband's business or professional objectives in every legitimate and ethical way?

(6) Do I so conduct myself in personal relations that my husband compares me favorably with the other women he knows?

(7) Must I be constantly entertained and amused in a manner that reduces the efficiency of my husband?

(8) In our personal relations do I act as an emotional gyroscope, evening out the hills and valleys, the pushes and pulls of life's personal strains?

(9) Am I cheerful in the performance of my duties and

obligations, or do I constantly pile up petty complaints and annoyances, pouring them out when he comes home?

(10) Are my relations with my husband such that when he leaves in the morning for work he seems to have greater joy in living than when he was single, or if he were married to another person?

It is not suggested that a marriage will be without difficulties if all of these questions are answered properly. They are aimed at suggesting how a wife or prospective wife may analyze a situation with reference to her own marriage or proposed marriage. Obviously the list of questions could be extended almost indefinitely. And a comparable list could be made out for husbands. In fact, many of the above questions, given a slightly different twist, are just as applicable to men as to women. The point is that people who become accustomed to asking themselves searching questions of that character, and acting upon the evidence they find, are probably people who hurt and annoy others to a minimum degree. In so far as this is true, they are laying the foundations for marital harmony.

THE NEED FOR ETHICAL MATURITY. Recent studies of the personality traits that make for happy marriage have shown the importance of what might be termed a benevolent attitude in contributing to marital happiness. People who are interested in others besides themselves, who have strongly developed "other-regarding" sentiments, who have sympathies for the underdog, who are interested in social improvement, who rarely put their own interest first at all costs, possess qualities of character useful for adjustment in marriage. The reason is that they will consider with an open mind another's point of view. They are capable of sympathy; they are capable of understanding their mate's point of view because it is a part of their habitual thinking to put themselves in the places of others. How can a person be interested in "uplift"—a much-abused yet needed word—unless he is able to sympathize with, and understand the predicament of others? It is easy to see the rationality and importance of the benevolent trait in marriage. It is not synonymous exactly with self-sacrifice, certainly not

with a self-effacing or extreme self-sacrifice. It arises from an inherent or developed sense of justice. Those who are just in their relations with others are likely to find the attitude reciprocated, at least on the part of those who have similar interests or who have affection for them.

There is no doubt that we need ethical maturity in marriage. The problem is how to achieve it. By ethical maturity is meant the willingness to respect the growing personality of others, respect for difference, not simply toleration of it. Ethical maturity involves treating others as ends in themselves, not as means to your ends. It involves treating others with justice, consideration, and in such a manner as to induce in them the expression of the more highly developed and socially agreeable side of their personality. Even in the ordinary walks of life when we are in contact with those for whom we have no special affection, it is highly desirable that we conduct ourselves in such a manner that we bring out the best rather than the worst in others. How much more important is this in marriage!

Because we live in an age of increasing secularism there is a tendency on the part of extremists and cynics, when they throw overboard religious mysticism and irrationality, to discard also the essentially ethical element in religion. This is most unfortunate. We cannot get along without some code. All history proves this. There never was a group of people living together and developing enough teamwork to get a living who did not have some code of ethical relationships. It is therefore utter nonsense to "throw out the baby with the bath." In rejecting religious mysticism, irrationality, social injustice, class feeling, narcotized social conscience, and the other anti-social manifestations of reactionary religion, some people have gone too far. This is often the case with social reactions. There is need to restore a balance and to realize that the ethical residue in religion must be retained (perhaps refined and retained).

Successful marriage without a code of ethics is unthinkable. It is no more possible than is business without a code, no matter how crude. We would have chaos in the business world if we had no rules, for example, on property and contracts.

We must have rules of the game in marriage. Those who have come to think otherwise have distorted vision and judgment. Much "bunk" has been written on the spiritual side of marriage. But when all is said and done there is an ethical requirement in personal relations in marriage which cannot be neglected except at the cost of adjustment and happiness, not to mention society's interests in the social institution of marriage.

The suggestions that have been made in this chapter may help to reduce friction, but in the last analysis, adjustment and happiness in marriage depend on proper mating, on selection for temperament and on the socialization and emotional maturity or emotional stability of the partners concerned. Respect, love, companionship, broadmindedness, ability to give and take, and a sense of humor are great aids in the smooth running of a happy marriage.

CHAPTER 22

SEX LIFE IN MARRIAGE

The first sexual union—How long should intercourse last?—How frequently should sexual union take place?—Are there periods of greater desire in women?—Coitus during menstruation—Coitus during pregnancy—Mistaken notions—Genital spasm

THE sexual aspects may be only a part of marriage. But they are an important part. While adjustment in marriage involves much more than sexual adjustment, as we have seen, it has been common until recently to underestimate the role of sexual enlightenment and of sexual harmony in creating and maintaining an enduring and satisfying union. Sometimes there is a general lack of information. More frequently our heads are filled with misinformation and with mistaken notions.

The rise of Freudianism, the work of such writers as Havelock Ellis, Dr. Marie Stopes, Margaret Sanger and others, together with the gradual secularization of life, the lifting of Victorian taboos, and the emancipation of women generally have caused more liberal attitudes on sex to prevail. Sex, having been forgotten since the Greeks and Arabians, has lately been "discovered." An avalanche of cheap sex books then descended upon married and unmarried alike. As often happens in social revolutions—and that is what it was—matters were carried too far. Many of these books of "enlightenment," some of them of a quasi-erotic nature, did harm as well as good, for they led some people to expect too much of marriage. People supposed that if they understood the practice of certain sex techniques, all else would be "smooth sailing." Marriage would be just one perpetual honeymoon. When they did not get exactly what they wanted, they thought their marriage

a failure. Triangular affairs increased. Fidelity in sexual relations was no longer the fashion. We were riding the crest of a new wave of enthusiasm. How could it fail to solve all our problems at once? In so far as these tendencies and this literature led people to expect too much of marriage as far as sex was concerned, the effect was mixed. The enlightenment probably made for adjustment to some degree, but excessive demands contributed not to harmony but to disharmony.

A certain number of people came to overestimate the importance of sexual rights in marriage and to underestimate the role in adjustment played by a mutuality of interests, similarity of background of the partners, a willing division of labor, a disposition to give and take, rather than desire to win a word battle, etc. Many who over-romanticized sex discounted the need for the wise choice of a mate, or were unwilling to make concessions in adjustment themselves. As for overlooking the factors really prognostic of future success in marriage, everyone did it because these have only lately been discovered.

The point of all this is that it is high time that balance was restored. Nothing is to be gained, on the one hand, by underestimating the power and influence of the sexual impulse, and nothing is to be gained, on the other hand, by over-emphasizing its influence upon happiness or adjustment in marriage.

The questions most commonly in the minds of people relate to birth control, sexual technique in marriage, and such miscellaneous questions as the following. How may we minimize the difficulties of the first sexual union? How does it compare in satisfaction with the sexual embrace later in marriage? How frequently should people have sexual intercourse? How long does it ordinarily last? Are there times and situations when it should be restricted? What about coitus during menstruation and pregnancy? What is the way out, without unnecessary antagonism, when one partner wants union and the other does not? Are there periods in the menstrual cycle when women are more likely to want sexual union than at other times?

These are, for many people, pressing questions, and they demand a frank, unequivocal, unsentimental answer in the spirit of modern science. The matters relating to the positions in coitus and the art of love and the subject of birth control are discussed in the next two chapters. In what follows we shall take up the above questions and conclude by attempting to straighten out certain mistaken notions and by calling brief attention to one uncommon condition that may be serious (genital spasm). First, consider the matter of initial adjustment.

THE FIRST SEXUAL UNION. It is normal to expect that intercourse will be a little difficult at first, especially so if the woman is a virgin. Unfortunately some people still believe that unless there are a few drops of blood at the first marital union the woman is not a virgin. That does not necessarily follow. There may be slight bleeding for a few unions during the first week or so of marriage. Dr. Lovett Dewees finds an intact hymen in from two to four women in ten in his premarital cases. Dr. Robert L. Dickinson believes that the hymen is already broken in most (but not all) women either by previous sexual unions or in virgins by masturbation. Autoerotism is much more frequently the cause of a ruptured hymen than athletic activities, though it is common to rationalize the latter as the chief cause of an absence of bleeding at the first union.

The desirability of a gradual approach on the part of the male during the first sexual union after marriage is now more generally understood and appreciated than formerly. On the other hand, this idea has probably been overworked in recent popular literature on sex. Accordingly, some women have come unnecessarily to fear the first embrace. In other words, these instructions have had an effect similar to the exaggerations of the risks of motherhood. There follow fears of distress and disturbance where few or none should be anticipated.

The husband, who always tends to be in a hurry sexually unless he is trained otherwise, is particularly likely to be nervous and hasty in the first few weeks of marriage. Consequently

a receptive attitude on the part of the wife, which is the situation ordinarily found, is especially helpful in reducing his nervousness. In a few instances the man has a fear that he will be "too large." Rarely is that the case. More frequent is the fear of young women that the first acts of coitus will be painful. Usually this is not so, if entry is slow and gentle, and especially if there has been dilation of the vagina beforehand.

Self-dilation before marriage is an easy procedure. A few weeks before the ceremony some physicians recommend that the young woman, if still a virgin, insert one finger gently into the vagina once or twice a day and press on the walls slightly. The same procedure is followed for the next few days. Then two fingers are inserted. Finally, after several days, it will be possible to insert three fingers. If the hymen is tough and resistant, it should be nicked by a physician. The operation is an office procedure and almost painless. After ten days of self-stretching or after dilation by a physician, if that is preferred, the vagina will be sufficiently enlarged so that there will be no pain at the first union, no loss of blood, no soreness, and physical adjustment will be greatly facilitated from the very beginning of marriage. Other than the saving in cost, self-stretching has another advantage. It accustoms the woman to touching herself without feelings of self-reproach. It is, therefore, good mental hygiene. If the hymen is very sensitive, Dr. Dickinson recommends a douche with hot water, as hot as can be endured, three times a day, until the sensitiveness disappears. A fountain syringe may be used, and the water allowed to trickle out for twenty minutes.

Probably a good many young women will object on grounds of modesty or on esthetic grounds to the procedure of self-stretching or even to dilation by a physician. However, if a woman is to be fitted with a contraceptive device prior to marriage by a physician, such dilation may prove necessary. Of course, defloration can take place in the usual manner, but this sometimes associates pain with the act of coitus and develops wrong associations. Custom will lag behind the best medical opinion in this regard for some time.

People should not expect from the first act of coitus that fine adjustment and satisfaction usually attained only after

prolonged experience in living together. Time brings many minor adjustments that only experience together will suggest. It should be remembered that lack of *full* satisfaction is common at the outset of marriage. Those who have been married for some time will know what is meant. Others will find out in due course.

HOW LONG SHOULD INTERCOURSE LAST? There is only partial information available on the average duration of intercourse. But five minutes or more are thought to be usual. The more skillful couples frequently have union for ten to fifteen minutes or longer. A small proportion of men lacking in control or training, probably less than 15 percent, have ejaculation within two or three minutes after entry.

HOW FREQUENTLY SHOULD SEXUAL UNION TAKE PLACE? It is difficult to lay down a general rule concerning this, because so many circumstances influence the total situation. Moreover, as important as the subject is, there are only three or four reliable studies of frequency of coitus. These show that two or three times a week is the most frequent requirement, although there is a range from once or twice daily to once or twice yearly. Ten percent of married couples cohabit daily or oftener over long periods.

The frequency of intercourse will be influenced by such circumstances as the following: the age of the partners, the length of time they have been married, the general condition of health of either partner, especially changes in the glandular balance, whether or not the woman has reached the menopause; the degree of adjustment or maladjustment in the habits of life of the two married partners, occupation, mode of life, the opportunities offered for sexual union or the restrictions on it resulting from a variety of social, psychological and emotional circumstances. In many cases coitus is more frequent in the first year or two of marriage.

Dr. Raymond Pearl, the noted human biologist, has made an excellent study of the frequency of intercourse in marriage. He found that frequency varied with age, occupation and the

nature and frequency of other emotional outlets. For 257 men marrying at the average age of 25, the peak of activity was reached at 35 years. This was maintained until 45. The frequencies at ages 30 and 50 and at ages 25 and 55 were about comparable. There were important variations by occupation. The farmers cohabited most frequently (15 times a month). The bankers and businessmen came next, with professional men showing the least frequency, only 12 times a month.

These data suggest that there may be some antagonism between intellectual activity and frequency of intercourse. There is reason for thinking that the poor may have intercourse more frequently than the moderately well-off and the wealthy. Delight in sexual union is one satisfaction that industrial depressions and the current inequalities in the distribution of wealth have not succeeded in taking away from the poor. The truth of this principle is well illustrated by a conversation I had with a social worker in the summer of 1937 while visiting the poverty-stricken, depressed mining areas of Wales. When the social worker protested to a poor over-burdened mother that she should not become pregnant again, the distraught mother pathetically replied, "Well, ma'am, that's about the only fun we have left."

Coitus two or three times a week is the normal frequency, the average. There is nothing abnormal about having coitus before retiring and again the next morning, and again the next evening. That sometimes occurs, and it is normal. But unions are ordinarily more evenly spaced, when they are not, there is no ground for anxiety.

The frequency of two or three times weekly commonly wears off as the married couple grows older; that is, there is a tapering off in frequency with increasing age. But the assumption that women, after the menopause, never want coitus is not correct. While the frequency of desire in such women is not as high as in younger women, the desire usually exists.

It is important that each partner should attempt to adjust to the needs of the other in so far as they seem reasonable. And I recommend a broad and generous interpretation of the word "reasonable." A concession, even when it seems not fully

justified, may save a great deal of irritation, annoyance and wrangling later. It is a good plan to avoid alcohol because it drugs the normal inhibitions. It may make either partner inconsiderate. A person who is intoxicated is less likely to take proper birth control measures when these are called for. Some writers advise no coitus following fatigue or a heavy meal, but I can see little wisdom in such a restriction provided both parties want the union. Some prefer coitus at night, others in the morning; still others in the daytime. A measure of light has advantages over complete darkness. What is there to hide?

ARE THERE PERIODS OF GREATER DESIRE IN WOMEN?

There is considerable difference of opinion among medical authorities whether or not women have a cycle of sexual desire. Some doctors hold the view that many women particularly desire intercourse just before and just after menstruation, with a somewhat larger group of women finding the desire stronger just before rather than after menstruation. But the evidence is very conflicting and medical science does not really *know* the answer.

COITUS DURING MENSTRUATION. It is probable that most American couples avoid sexual union when the woman is menstruating. This is largely a matter of habit, tradition, and religious taboo rather than of abstention for esthetic reasons. The modern habit of foregoing sexual union during menstruation is largely a hangover from early Hebrew and Christian societies, in which, for lack of bathing facilities, the woman was actually "unclean" at and after her period. The current attitude, anthropologists tell us, is largely a survival of savage taboo. The view of modern science, on the contrary, is that if coitus is wanted during that period by both partners, there is no sound scientific reason why it should not take place in the absence of any tenderness or inflammation. If the products of menstruation sting the urethra of the man, which happens in rare cases, a condom may be worn. At all events, a thorough washing of the glans penis with foreskin drawn back, is desirable after coitus during menstruation. Extra precautions are

also needed to avoid soiling linen. If this occurs, rinsing the soiled portion immediately in cold water will remove any stains.

COITUS DURING PREGNANCY. This is not ordinarily forbidden by physicians except in defined medical conditions (certain displacements or tendencies to spontaneous abortion) and during the last four or five weeks of pregnancy. Says Dr R. L. Dickinson "Extensive reports from various sources show in the majority of couples habits of persistent coitus up to the latter months, with the wife sometimes particularly desirous under such circumstances, provided she feels well and has not been imbued with [erroneous] ideas of damage to the child." (*Control of Conception*, 1st ed, p. 52; 2nd ed, p. 89)

It is desirable that the man should be gentle, and that he should avoid deep and vigorous penetration. This can be achieved automatically if the husband's thighs are outside the wife's during coitus. In fact, any coital posture may be adopted that avoids pressure on the woman's abdomen. Such positions are the lateral position and the woman-above position described in the next chapter.

It is well to avoid coitus at the time when the pregnant woman's period would be due for the second or third times, for at these times spontaneous abortions are most likely to occur. Certainly sexual union should be avoided at those periods if a woman is especially prone to abort. Even in the instance of normal women there should be no coitus for six to eight weeks after childbirth.

Thoughtful and considerate husbands will appreciate the fact that a pregnant woman often develops psychological peculiarities that make her more exacting and demanding in little things during pregnancy than under normal conditions. Accordingly, if a woman is insistent that sexual union be given up in the early months of pregnancy, it is perhaps wise that the husband rest content. But any woman ought to realize the strain she places upon a man by such an unwavering attitude. Stubbornness in these matters does not make for marital harmony.

MISTAKEN NOTIONS. Three superstitions, fortunately not very common, need to be corrected. They are (1) that absorption of the man's semen is necessary for the woman's health; (2) that coital interlocking is possible so that the male may have difficulty in withdrawing, and (3) the notion that the cervix sucks in semen

The theory of the necessity of seminal absorption by women has been popularized by Dr Marie Stopes because she wanted to popularize the use of the cervical cap as against the condom. When the condom is used, semen is not deposited in the vagina unless there is an "accident." Accordingly, it is reasonable to infer that Dr. Stopes, in her enthusiasm for the cervical cap, developed the argument that it is necessary for the semen to be deposited in and absorbed by the vagina. But the doctrine that seminal absorption is required for the health of the woman is not well attested medically.

The same is true of coital interlocking, again much rhapsodized by Dr Stopes. Dr Robert L Dickinson has well shown that it is anatomically impossible. Says he. "The diameter of the penis is nearly four centimeters and that of the uterine canal about four millimeters. Two fingers held together can hardly enter a nail hole" (Dickinson, *Control of Conception*, 2nd ed, p 57) The glans of the penis is simply too large to penetrate, much less to lock in the cervix, which is not easily enlarged.

There is conflicting medical testimony as to whether or not the cervix, or the lower end of the uterus, has in rare cases pulsed in such a manner that it might suck in semen. Medical writers who talk of "convulsions" of the cervix certainly go too far. Physicians who have reported such antics are more renowned for their ingenuity and uncontrolled imagination than for their scientific training and procedure.

The three fears mentioned above, though not very common, occasionally occur as a result of reading the popular literature on sex. If you are one of the few who have these fears, dismiss them from your mind.

GENITAL SPASM A word should be said in closing about a relatively uncommon condition, found in some brides, known as genital spasm. When the husband attempts marital relations the muscles of the vaginal area contract violently and with such strength that he is unable to gain entry. Embarrassment and distress often follow. Sometimes, the man, not understanding this odd psychological condition, gets angry, especially if this happens several times in succession, as is usually the situation in a real case of genital spasm. The woman should see her physician at once. He may want to call in a gynecologist or psychiatrist. Unconscious fears are a frequent cause of the condition and may require rather extended treatment before a cure can be obtained. The thing *not* to do is to drift, hoping the condition will improve.

In this chapter we have attempted to eliminate certain fears relating to sexual adjustment in marriage, have accounted for the rise of more liberal attitudes, have described self-dilation of the vagina to prevent pain at the first union and have warned that sexual adjustment takes time to achieve. The range in frequency of coitus and its ideal length and the question of whether or not women have a cycle of desire have received attention, as well as the problem of coitus during menstruation and pregnancy.

It now remains to examine one other aspect of sexual adjustment in marriage much on the minds of young married people today, namely, the problem of variety in sexual positions, what the highbrows call *ars amatoria* or *ars amoris*, in our language, the art of love. This and the subject of birth control methods are probably the two chief centers of interest of young married people and of those about to marry. While knowledge of these matters has less relation to marital happiness than commonly supposed, all adults are entitled to reliable information on them. For variety is a legitimate objective in sexual relations. Moreover, as we shall see in the next chapter, changes in position have a proper place in medical therapeutics.

CHAPTER 23

SEXUAL ADJUSTMENT AND THE ART OF LOVE

Cardinal Maxims of Successful Sexual Satisfaction
Adequate foreplay—Mutuality—Abandonment to enjoyment—*Positions in Coitus*. Man-above position—
Lateral position—Sitting posture—Standing posture—
Reverse position—Woman above

ONE might suppose that cohabitation has been going on long enough for men and women to have learned by now some of the finer points. But such, unfortunately, is not the case among the majority of people. If we built our bridges, our automobiles, and our steamships as carelessly, as thoughtlessly and as artlessly as most people enter sexual union, we would still be living in the Middle Ages.

The act of sexual intercourse may, for the purposes of analysis and instruction, be divided into three parts. There is first of all the mutual caressing and stimulation, the "build-up" known as foreplay. This is followed by the act itself. Among partners who are fully skilled, this should be succeeded, after the climax, by a period of mutual contact during subsidence and rest. This might be described as the afterglow. Probably most American couples are so "business-like" and so much in a hurry that they take little advantage of the satisfactions that accompany an enduring afterglow. It is a mistake for the male to withdraw too quickly, because the woman ordinarily subsides much more slowly.

CARDINAL MAXIMS OF SUCCESSFUL SEXUAL SATISFACTION

ADEQUATE FOREPLAY The first cardinal principle of successful sexual adjustment is that *the husband should prepare*

his wife for sexual union by adequate foreplay He should remember that the woman is much more slowly aroused than he is. Accordingly, a considerable amount of caressing is called for before the man enters. Kindly words and appreciative remarks, expressions of devotion intermingled with kissing, not only of the face and lips, but of the breasts and the abdomen are all important parts of foreplay

Ambroise Paré, famous French physician and one of the greatest surgeons of recent centuries, in discussing this problem as early as 1573, had these wise words to say "The husband lying with his companion and wife must fondle, caress and awaken her emotion, if he finds her unready in response, and the laborer shall not enter into the field of Human Nature wantonly, without first having made his approaches so that she may be enticed and thrilled until she have desire for the man, and the water shall come to her mouth to the end that she shall have appetite for the act of love, and for the making of a tiny creature of God, and that the two sheddings of seed come together, for there are no women so quick at this game as are men" That passage appears in a chapter on "The Method of Coition and Procreation" in Paré's *Generation of Man* (1573)

After some months of marriage, when the woman has had experience with a few unions, she will especially appreciate tender and light stroking of the thighs and abdomen ending up with a light fingering of the clitoris This will fully prepare her for coitus by stimulating the secretions of the Bartholin glands

But a warning is important in this connection So many girls are imbued from childhood with the sinfulness of touching the genitals that a good many of them will at first oppose these approaches on the part of the husband If so, he has to be patient and train his wife gradually Consideration and tact are important parts of the art of sexual adjustment in marriage.

Recent books on the art of love, so-called, frequently stress the needs of the woman, her right to satisfaction and the fact that she is generally aroused more slowly, that the husband accordingly should not be selfish and clumsy All this

is sound advice for men. Such stress on the needs of women was overdue as a reaction against the older erotic treatises that stressed merely the satisfaction of the man. As such the emphasis was merited.

But there is another, neglected side. Rarely do contemporary books ever have anything to say about the need of the woman's helping the man to prepare himself, especially when there is difficulty or slowness in erection. This is particularly important because the glandular power of some men wanes rather early in middle life and their powers of erection and fertility alike decline. Dr. LeMon Clark, however, is conscious of the importance of the woman's role when he says: "The wife, on her part, must understand that her husband may also have erogenous [sexually sensitive] zones. In man they are commonly much fewer in number than in woman. But the whole region of the primary sexual organs, the thighs, and the small of the back will yield exquisite pleasure to the man when caressed gently by the finger tips of the woman he loves. Just as it is advisable to assume in intercourse such a position that the clitoris may be stimulated manually when necessary, so it is advisable, upon occasion at least, to assume such a position during intercourse, that the primary sex organs, the penis and testicles, and the adjacent area, may be gently caressed by the wife." (*Emotional Adjustment in Marriage*, pp. 149-150)

MUTUALITY Perhaps the second cardinal principle of satisfying sexual adjustment in marriage is that *the husband should make certain that his wife also enjoys the relationship to the highest possible degree*. This ordinarily means that she, too, should have an orgasm (climax), if possible at the same time. Sexual union should always bring mutual satisfaction. Unless the sexual embrace is supremely satisfactory to both parties it is something less than completely satisfactory to either. Dr. Jules Guyot, a French physician, understood this as early as 1859 when he wrote: "The desirable conditions are the simultaneous production of the spasm in the man and woman, or failing that, the provoking of the woman's spasm

as soon as possible after the husband's " (*A Ritual for Married Lovers*, p 78)

In many cases of lack of sexual adjustment between married couples, an incomplete satisfaction on the part of the woman will be found to be basic. The most frequent complaint reported in Dickinson's and Beam's *A Thousand Marriages* was that the woman did not reach an orgasm. In more than one-quarter of the cases on which the data were available, the woman never experienced an orgasm with her husband, and an additional 14 percent experienced it only "rarely." Terman found (p 375) that in his group of 1,133 married couples one woman in three rarely or never achieved orgasm. Dickinson reports that this condition frequently causes a negative or hostile attitude toward sexual intercourse and toward the husband. Such is the attitude of sexologists pretty generally.

The strength and duration of the orgasm varies greatly in women. Large numbers go through their entire married life without ever experiencing it, except on rare occasions. With some it is feeble and barely noticeable. A few have what might be described by the average person as "violent convulsions." The duration is usually from twelve to fifteen seconds, rarely twenty or more.

A little patience and a little experimentation will teach the couple how to achieve the orgasm simultaneously. If the woman is slow, as is commonly the case, the man may withdraw, stimulate her by light stroking with a finger, and enter again, or he may stimulate her in the same manner while remaining inside without motion. With a little thought and care given to the matter, a position can be adopted in which the man is able to stroke the clitoris to the wife's exquisite delight. Vigorous thrusts of the male with full penetration will help. A more or less rotating motion may be tried either alone or combined with the in and out movements. Probably most couples will find it best to press together and to separate at the same time rather than alternate the strokes. It is surprising how few people know that simple fact.

Above all, one partner should not hesitate to tell the other what particularly pleases and delights. Then they will be

on the road to working out a strong bond between them. For success in attaining a simultaneous orgasm is, the crowning achievement and perhaps one of the final tests of satisfactory sexual adjustment. That, in turn, helps to achieve an enduring and satisfying union. Terman has shown that among the genuine sexual determiners (as contrasted with symptoms) of marital happiness were the wife's capacity for orgasm and a relative equality in the sex drive between the partners.

If a simultaneous orgasm is not at first possible, it will probably follow naturally with patient trials. In a few cases there may be an hereditary lack. Terman suggests this possibility. But probably in most cases the lack is a result of faulty technique. For this reason, if the husband finishes far in advance of the woman, it is his duty to complete her satisfaction manually unless she objects. Otherwise, she will commonly be dissatisfied, irritable, and resentful, even though she may not show it. She subsides much more slowly, and is apt to get the impression that her husband is selfish if he merely rolls over as soon as he is satisfied. Many women who at first oppose efforts on the part of the husband to give them an orgasm, miss it greatly once they have become accustomed to it. Of course, an enjoyment never experienced is rarely missed. Failure to induce a proper sexual adjustment in marriage as a result of lack of knowledge of the art of love has probably led more couples to the divorce courts in the United States than any other single cause of divorce, including friction over money matters and triangular affairs. An exception might be what Terman calls the "unhappy temperament" or what Burgess and Cottrell would call unsocialized personality. Ordinarily, if a man is well adjusted to his wife sexually, he has little impulse toward involving himself in affairs with other women. Despite the few exceptions among some strongly sexed men, or among men with a strong love of variety, this general principle seems valid.

ABANDONMENT TO ENJOYMENT. The third important maxim of successful sexual adjustment in marriage is *the urgent necessity of complete abandonment to enjoyment*. This

implies for many people, perhaps for most people, an educational re-orientation—the chiselling away of taboos and irrational restrictions. The woman who “will not be touched” or who will not touch her husband because of mistaken notions ingrained in childhood must re-orient herself before adjustment can be complete. Business worries brought to bed are neither good for business nor for sexual adjustment. It is psychologically unsound to discuss irrelevant matters.

As Lord Dawson of Penn, prominent English physician, has observed: “More marriages fail from inadequate and clumsy sex love than from too much sex love. The lack of proper understanding is in no small measure responsible for the unfulfilment of connubial happiness, and every degree of discontent and unhappiness may, from this cause, occur, leading to rupture of the marriage bond itself . . . To the foregoing contentions it might be objected that you are encouraging passion. My reply would be, passion is a worthy possession—most men who are any good are capable of passion. You all enjoy ardent and passionate love in art and literature. Why not give it a place in real life? Why some people look askance at passion is because they are confusing it with sensuality. Sex-love without passion is a poor, lifeless thing. Sensuality, on the other hand, is on a level with gluttony—a physical excess—detached from sentiment, chivalry, or tenderness.”

POSITIONS IN COITUS

Possibly because most of us are creatures of habit, perhaps because we are not inclined to deviate much from the customary in our ways of acting, most people have given no thought to the matter of postures in sexual union. We tend to think there is only one normal position, that in which the man lies above the woman. Some even hold that any deviation from this posture is abnormal. The point is worth examining for a moment.

Authorities on sexual science are pretty well agreed that postures in sexual union, like most of our customs and habits, are determined by tradition, by taboos, by our cultural and

social heritage. Some primitive people, for instance, consider that the side position is the only normal one. They go further: they think that people who practice coitus in any other position are committing a grave sin. A noted English anthropologist has shown that the natives of the Trobriand Islands adopt a difficult squatting posture and consider the European position impractical and bordering on the immoral. Thus it would appear that our attitudes on such matters are largely determined by tradition and by long established taboos and customs. For most people sex satisfaction is like eating enjoyment—a matter of habit. Very rarely and only in a small degree do our practices and attitudes have a rational basis. Rarely are they deliberately chosen. But all that is now, fortunately, being changed.

Authorities on these matters like Ellis, Dickinson, Stone, Robie and numerous others are agreed that any position that breaks up a stupefying monotony, that introduces variety and thus cements the bonds of marriage, is perfectly normal.

In fact, Dr. Robert L. Dickinson, the well-known New York gynecologist, has very well shown in his brilliant *Human Sex Anatomy* that variations in coital posture as described below are often *necessary*, not only for psychological reasons, but for medical reasons: in order to prevent frigidity in women, to prevent spontaneous abortion by excessive pressure on the abdomen during pregnancy, to induce fertility in the instance of some women who are difficult to impregnate, and for other sound medical reasons.

Equally important are social considerations. Lack of variety has driven more than one man to prostitutes with the long train of evils known to stem from commercialized vice. Our high rate of divorce and the fact that one-fifth of our marriages are unhappy or very unhappy are both significantly associated with the general ignorance of sexual matters on the part of married couples. Divorce in turn not only means shattered lives and broken homes, but a trail of delinquency for the children often ripening into crime. Thus it would seem that we need to broaden our conception of normality, and to

realize that whatever makes for happier and enduring marriage is worth promoting

Not more than half a dozen positions in the sexual embrace have real merit as variants of monotony or as means of overcoming special difficulties such as pronounced obesity, partial frigidity, or pregnancy. The others may be left to the contortionists and sexual athletes

MAN-ABOVE POSITION. The most common position is, of course, that in which the man lies above his partner. Some people consider it the only normal position; but, as I have indicated above, this is an error. In this position the woman lies flat on her back, legs apart, and usually drawn up toward the chest, and the man supports most of his weight on his knees and elbows, and enters with his legs close together. It is highly desirable that a man, especially if he is more than ordinarily heavy, should support a considerable proportion of his weight on his knees and elbows. This is an advantage to the husband as well as to the wife, because he is then freer to move. Someone has defined a gentleman as one who supports more than half his weight on his elbows. There is a lot in the idea.

Modifications of the man-above position will readily occur to anyone. When greater friction is desired, as for example in a woman whose vagina is large following several pregnancies, this can be attained if the woman holds her legs together while the man takes an astride position.

Another, and extremely useful variation, is for the woman to flex her knees and to bend her legs at the hips, drawing them up toward the chin at the same time that a pillow is placed under her buttocks, thus changing the angle of the vagina. Many men and women find this position particularly satisfying. Moreover, the use of the pillow causes the semen to be retained in a pool near the cervix and sometimes helps a woman with inflammation of the cervix or with uterine displacement to become pregnant. Variety in position thus helps some cases of sterility. But, of course, it is no substitute for the adequate diagnosis and treatment by cooperating medical specialists discussed in Chapter 25.

LATERAL POSITION An important and comfortable variant is the lateral or side position. In this posture, the man lies on one side, the woman on her other side, facing him. She separates her legs and bends them up around his hips, while he is in between. Accordingly, the woman is not subjected to any pressure by the man's weight. This position is particularly useful where the man is heavy or the woman is pregnant. A certain number of spontaneous abortions (miscarriages) might be avoided by the use of this position, especially in the early months of pregnancy at the times when the woman would be having her menstrual flow were there no pregnancy. One should not get the false impression, however, that a spontaneous abortion is frequent as a result of coitus during pregnancy, for such is not the case. This position is also useful when the vagina is small, because spreading the legs makes entry easier.

SITTING POSTURE A variant all too little used is the sitting or sedentary position. In this the man sits on the side or end of a bed, or preferably on a chair. Cushions may be used to raise his height if that is necessary. The woman stands astride him with her legs at the side of the chair. If he sits forward on the chair, she can stand in front of it. After entry she makes most of the coital movements. This position has a tendency to ease into the standing posture because the male, sooner or later, becomes anxious to complete the movements to bring on the climax. Needless to say a warm bedroom or bathroom is required for the standing or sitting postures. An advantage of the sitting posture is that the breasts may be readily fondled by the husband. It is perhaps well not to try this or any other uncustomary posture too early in marriage, before the less emancipated partner is psychologically ready for it.

STANDING POSTURE. In this position both partners may stand or only one or the other may stand as circumstances or preference dictate. The chief advantage of the posture is again the variety offered. But many people find it more fatiguing than the sitting posture. Neither standing nor sitting postures are as popular as the man-above and the lateral positions. The

reason is that most of us are lazy, and we even cohabit in the easiest way. Another disadvantage of the standing or sitting posture is that it is more difficult ordinarily for the male to stimulate the clitoris to bring on a simultaneous orgasm.

REVERSE POSITION In this position the husband lies in back of the wife. Ordinarily both the man and the woman lie on their left sides, but that is immaterial. The important consideration is that entry is made from the rear, after the woman has raised her knees. The outstanding advantage of this position is that the man is able to put one arm under her body and grasp and fondle the breast while the other hand is left free either to fondle the other breast or to stimulate the clitoris, if that is necessary or desired. In women inclined to frigidity or to a slow orgasm, this has some advantage in making possible a simultaneous orgasm. The reverse position is useful also where the woman is unusually obese or pregnant. Use of this position might well come later in marriage.

WOMAN ABOVE In this position the man lies on his back with his legs together or apart, and the woman lies above him or sits or squats astride him. After he enters she is then free to make most of the coital movements. He may assist in this if he flexes his knees and supports some of his weight on his heels as his knees press against her buttocks. The woman will often want to lean forward, supporting some of her weight on her elbows. The husband is then free to fondle the breasts or the clitoris. This position is useful, not only as a variant, but when the husband is unusually heavy. It also offers unusual opportunities for the husband to stimulate his wife.

If some of these ideas are somewhat shocking because they have not been encountered before, it would be well for the married couple to try them gradually before condemning them. Consideration and patience on the part of each partner are essential. In the sexual phase of life, as in any other, it is good to live and learn. As indicated above, a proper knowledge

of sexual adjustment including variety in position can reduce divorce, prostitution, and abortion, promote fertility and materially strengthen the bonds of marriage. This means healthy and adjusted homes instead of broken homes. Are not these objectives worth striving for?

CHAPTER 24

BIRTH CONTROL

Birth control: A national problem—What is birth control?—*The Case for Birth Control*—When will doctors advise?—Race suicide? Dysgenic?—Poverty and overcrowding—Mental hygiene aspects—Preventing abortion—Birth control and eugenics—The need is permanent—Why are we behind Europe?—*The Birth Control Laws*—Origin in “Comstockery”—The present-day laws—Recent legal victories—Recent legal reverses—Social effects of confused law—*Birth Control Methods*—“Feminine hygiene”—*Cortus interruptus*—The origin and sanction of the rhythm or sterile period—How it works—*Using Birth Control*—Some general principles—Getting advice

BIRTH control, or the prevention of conception, is here to stay. The time has long since gone by when anyone should waste time and energy arguing whether it is right or wrong, whether it is religiously permissible or not. The fact of the matter is that the overwhelming majority of the American people have answered that question in the affirmative once and for all. Four-fifths of the married couples in the United States use or have used some forms of birth control. Most of the remaining fifth are beyond the age when they need it.

The choice for us, therefore, is not between birth control and no birth control, but the question is whether we shall substitute reliable, harmless, medically-guided contraception for the harmful, expensive, self-guided and amateur methods that do not reliably protect against unwanted pregnancies.

BIRTH CONTROL. A NATIONAL PROBLEM. That the problem of the control of conception looms large in the minds of

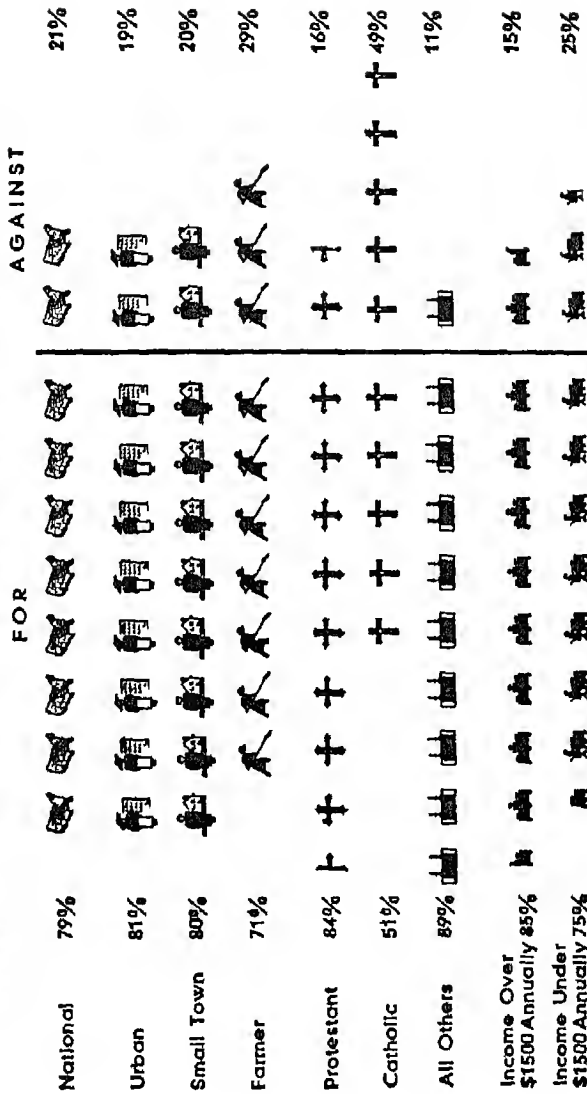
married people is evidenced by the fact that there are an estimated 4,500,000 married couples in the United States (out of a total of 27,000,000 married couples) who twice a week, on the average, face the question whether their sexual union shall or shall not be accompanied by measures calculated to prevent pregnancy. There are some 2,000 million sexual unions a year in our population. Is it any wonder that people want knowledge and protection?

Birth control is a national practice that is extremely widespread. This is shown by the fact that an estimated 375,000,000 prophylactics are manufactured in the United States each year—three for every member of the population regardless of sex, age, or marital condition! The general spread of birth control is attested further by the fact that the birth control industry as a commercial enterprise has grown from virtually nothing in the last ten or fifteen years to an industry with sales amounting to \$250,000,000 annually. An article in a recent issue (October, 1939) of the *Journal of Contraception* (now *Human Fertility*) opens with the statement that "Several million tubes of contraceptive products are sold annually in this country under several hundred different trade names." This refers to only one form of contraceptive. There are literally hundreds of brands of these products. Nearly every week finds a new one on the market. All this is merely to suggest that those who think they can suppress the people's anxious drive for intelligently guided education on this matter are merely trying to sweep back the tide with a broom. Birth control must be understood to be intelligently employed, it cannot be suppressed. Two thousand years of history prove this.

Not only is contraceptive practice general, but public opinion is rapidly growing more liberal. The American Institute of Public Opinion recently asked representative Americans whether they favored the proposition that *governmental* clinics should distribute birth control information. While approximately one voter in ten (11 percent) had no opinion, of those who did have opinions, 77 percent approved, and only 23 percent disapproved of the idea of governmental clinics. The Institute had made three previous surveys on the subject of

CHART 12

WHAT THE WOMEN OF AMERICA THINK ABOUT BIRTH CONTROL



— as determined by the 1938 Ladies' Home Journal Survey

From *The Quality of Life* New York Citizens Committee for Planned Parenthood

birth control. It declared: "A comparison with today's result shows a slight increase—between five and seven points—in sentiment favorable to the birth control movement. Regardless of the manner in which the issue was stated, all the Institute studies have found sentiment running between 70 and 80 per cent favorable to the birth control program."

Clinics are growing rapidly. At a meeting of the Birth Control Federation of America held in New York in January, 1940, it was reported that there are now 553 birth control centers functioning in the U.S.A.—an increase of 400 during the last five years. Forty per cent of the centers derive all or part of their support from tax funds, as compared with 18 per cent three years ago. Ninety-six are located in hospitals and 162 in quarters of health departments.

WHAT IS BIRTH CONTROL? Birth control is the temporary prevention of conception by methods which do not interfere with normal sexual relations. By the use of birth control measures the male sperm cells are prevented from reaching and fertilizing the female ovum. The commonly accepted medical term for birth control is "contraception." While the term "prevention of conception" is scientifically more accurate than "birth control," the latter term is in the language to stay.

Confusion has arisen between birth control and abortion. But nearly everyone now understands that birth control is not abortion. Birth control is the prevention of conception, while abortion destroys an already fertilized ovum. Abortion destroys a life already begun, birth control prevents its beginning by keeping the sperms and egg cell separated.

Birth control also needs to be distinguished from continence, or abstinence from marital relations. Continence is not birth control but a substitute for it. Abstinence in marriage is frowned upon by medicine, the law, and the Church; by medicine, because it is abnormal functioning and sometimes physiologically injurious, by the law, because it denies to one partner a normally expected legal right in marriage, by the Church, because it has long recognized that those who have a nor-

mal sexual outlet in marriage are less likely than the sexually starved to express their sexual impulses in an anti-social manner.

THE CASE FOR BIRTH CONTROL

WHEN WILL DOCTORS ADVISE? On the purely medical side there are many reasons that physicians accept for the use of birth control measures. These reasons or indications include all those conditions which would make a pregnancy hazardous to the life or health of the woman. While it is the doctor's function to seek out and determine the medical indications for birth control instruction, it is in the public interest that the average man and woman should be able to recognize at least some of the more outstanding medical conditions in which such instruction is called for. It should be emphasized, however, that in such cases an individual medical opinion must be obtained as to whether a pregnancy should or should not be undertaken. Among the usually accepted medical indications for contraception are the following:

(1) Any medical condition that would warrant a therapeutic abortion, that is, an abortion which the physician would have to perform in order to save the life or health of the mother. It is obviously better to prevent conception than to have to resort to an abortion.

(2) Gynecological and obstetrical conditions that might make childbearing hazardous, such as a recent delivery or abortion, history of repeated dangerous pregnancies, the existence of a toxemia (poisoning), eclampsia (convulsions), or pernicious vomiting during previous pregnancies, too frequent, prolonged, or instrumental labors, deformity of the pelvic bones, or a previous Caesarian section, that is, where the baby has to be removed through the abdomen by an operative procedure.

(3) Certain diseases of the heart with poor compensation.

(4) Tuberculosis of certain degrees.

(5) High blood pressure and certain diseases of the kidneys, particularly when there is a history of a toxemia or albuminuria in earlier pregnancies.

(6) Miscellaneous conditions, such as diabetes, toxic goiter, venereal infections, extreme overweight, severe malnutrition, and general debility.

(7) In addition to the above clearly established medical reasons, there are nervous and mental diseases which, when clearly defined, constitute eugenic reasons for contraceptive advice. In this group are included insanity, feeble-mindedness, epilepsy, and other nervous and mental disorders. In many of these instances, however, permanent prevention of conception, or sterilization, rather than birth control may be indicated. Eugenic indications for sterilization would apply to patients with a history of a sufficient degree of insanity or feeble-mindedness or epilepsy in the *immediate* family, especially where defective children have already been born. In certain other cases of hereditary disease, such as hemophilia, hereditary deafness, blindness, etc., sterilization rather than contraception may be desirable.

(8) Contraception is also needed for the spacing of pregnancies. It is a demonstrated fact, no longer open to dispute, that the spacing of pregnancies reduces both infant and maternal mortality, saves mothers and promotes economic well-being.

As a matter of medical and personal policy it is difficult to state in general terms the optimum interval between pregnancies because it depends upon a large number of medical, economic, and social factors, varying in every case. However, the weight of medical authority teaches that an interval of two years is good as a general rule, to be modified by special circumstances. The world of tomorrow must be built upon healthy and sound individuals, and from this point of view healthy motherhood is of basic and fundamental importance. Child-birth, while a normal physiological process, involves definite strains upon the organism, and the repetition of this strain at too frequent intervals is a hazard for even the most healthy woman and for children when too close together or beyond the fifth.

It is a pathetic and stirring fact that the poorest families, as shown by the father's earnings, have the highest rates of infant mortality. And yet these are the very families from

which we systematically keep knowledge of child spacing. What better illustration of a practice contrary to public policy could be found today in American life?

RACE SUICIDE? DYSGENIC? An argument commonly heard against the democratic diffusion of contraceptive knowledge is the claim that it will lead to "race suicide." That term, if taken literally, would imply the complete elimination of the human race, of which there is no immediate or even long-run prospect. Theodore Roosevelt invented an unfortunate phrase still used by a few as a substitute for thought.

The more reasonable claim is that the more general adoption of contraception will lead to a stationary population. Now it is highly probable that the population of the United States will reach a stationary level about 1980 at a figure in the neighborhood of 155,000,000. But this circumstance need not have any disastrous consequence upon trade or any other social problem for the reason that population changes very slowly as a rule and thus gives time for adjustment.

The proportion of the aged will doubtless increase. This has led some people to suppose that there will be an overpowering burden in the public support of the aged. It will doubtless complicate that problem. But the decreased need of supporting excessively large numbers of dependent children, and the fact that there will be an increase in the proportion of those in the productive years of life (20-50) should offset somewhat the tendency to an increased proportion of the aged. The complaint about an approaching stationary population usually comes from population boosters.

Very few reputable social scientists fear the advent of a stationary population. They see in it an opportunity to catch up on housing, to improve our standard of living, to reduce one of the great causes of poverty, excessive childbearing. They look upon it as opening new vistas for the social advance of mankind provided the opportunity is wisely employed.

We need, too, to bear this circumstance in mind. Before the Industrial Revolution, stationary populations were the common fact of history. What is to be explained is not the approach

of a level population adjusted to the means of production, but rather a rapidly growing one, which, by its very dynamic nature, tends to aggravate or even cause social maladjustments. Many people not trained in the social sciences forget that the growth of population between 1750 and 1900 in the Western World was the most phenomenal growth of population that all history records. It was not historically typical. It was historically atypical. It was not the common thing, but rather an unheard-of thing.

Some people claim there is too much birth control practised already, at least by the "wrong" people. There is little doubt that the so-called upper economic and social classes are failing to reproduce themselves while the poorer classes are more than reproducing themselves. We need better balance in reproduction, a more equal sharing of the burdens of parenthood. But this cannot be achieved by withholding birth control information from the less fortunate persons who need it for social or economic reasons. In fact, the best way to restore balance is to give the poor the same privileges the well-to-do now enjoy. All classes need birth control, if only for medical reasons. Disease is no respecter of persons or classes. The less privileged need birth control also for economic reasons.

POVERTY AND OVERCROWDING While most people are agreed upon the fundamental necessity of birth control in definite medical cases or for reasons of child spacing to preserve the health of the mother, some conservatives are reluctant to admit its necessity for social and economic reasons.

Many physicians in the United States used to be reluctant to consider an income providing less than a minimum needed for health and decency as a valid reason for instruction. Now they are taking a more progressive point of view. Not only well informed students of this subject but the majority of American women now believe that the mother of a family on relief, or one whose husband is unemployed, or one who already has more children than she can bring up decently on the family's earnings, is entitled, as a matter of human right, to good scientific instruction in contraception.

Mothers of families living under overcrowded housing conditions, and those who have low incomes or unusual economic burdens (for example, care of aged or ill dependents) are certainly entitled by all the rules of common sense to contraceptive advice. Likewise birth control is justified to *prevent* excessive economic burdens. There is increasing recognition of the fact that excessive reproduction is fair neither to the children nor to the community that is sometimes called upon to support them. Generally speaking, the economic ideal is that every individual in the community should be able to row his own weight in the boat of life. Democratized birth control can help us to achieve that.

Of the 4,044 women who received contraceptive advice at the 14 clinics of the New York City Committee of Mothers' Health Centers, more than one-third were mothers of families on relief or without any income. Much the same situation could be duplicated by nearly every clinic in the country.

MENTAL HYGIENE ASPECTS A word should be said about the mental hygiene aspects of birth control. There can be no doubt that a needless amount of worry and fear poisons the human relations of marriage owing to an absence in many cases of a scientific knowledge of contraception. Many women fear pregnancy, some with justification, others not. Still other women fear that if they do not permit to their husband marital consummation with the frequency that he deems necessary, the husband may look elsewhere for satisfaction. For even more women, the problem is not birth control or no birth control, but a conflict over the method. Many loyal Catholic women are kept in a constant turmoil by the repeated demands of the Church that they shall use, if any methods at all, so-called "natural" methods. The more enlightened and informed of these women know perfectly well that the "natural" methods are not as reliable medically as the techniques taught by physicians either in private practice or in contraceptive clinics. The emotional strain of conflict is so great in a few cases that mental breakdown results requiring commitment to a psychopathic hospital.

PREVENTING ABORTION Democratized birth control is thus important from a broad social as well as personal point of view. Diffused birth control is necessary if the public health is to be promoted, if maternal mortality, infant mortality, and abortion are to be reduced to a normal, unavoidable level. There are now between 700,000 and 1,000,000 abortions annually in the United States, 70 percent or more of them illegal. If the more conservative figure is taken, abortions equal seven-eighths of the annual *natural increase* of population (births minus deaths) What are we going to do about it? More equal access to medical knowledge will strike at the roots of criminal abortion. It will also reduce divorce and prostitution by promoting early and happy marriages. Democratized birth control knowledge will free young people from the economic necessity of postponing marriage until such time as they can support one or more children. Thus it makes possible normal sexual relations in marriage relatively early, or soon after the attainment of biological maturity.

BIRTH CONTROL AND EUGENICS Democratized birth control could also improve the quality of the race if we could bring about a situation in which those of the population below the average in health and mentality would have families smaller than the national average, and if those of superior health and intelligence would have families slightly larger than the national average. Is such a program fantastic? Not at all. It can come about if we would only make contraceptive knowledge more generally available through our hospital and public health facilities, and if we would educate the population in eugenics. We cannot take away from the privileged classes what they already know. All we can do is to make available to the less privileged the opportunities of the privileged. Clearly this would be in the national interest not only economically but eugenically.

THE NEED IS PERMANENT. In certain paragraphs above we have described some of the cases in which a doctor might choose to give birth control advice for medical, economic,

social, and eugenic reasons. It is now necessary to note that, no matter how much difference of opinion there may be regarding the economic, social or eugenic reasons for birth control, *there will always be a medical need for the prevention of conception* if the disease and illness rates are to be controlled in the spirit of modern scientific medicine. And since poverty, various social problems, and the eugenic need for balanced reproduction are likely to exist also for a long time in the future, no nation can afford to discard knowledge of contraception on the ground that the world no longer needs it because population growth is levelling off. The simple fact is that, so far as we can see into the future, there will always be a need for rational control of human fertility. Such control of natural forces is one of the earmarks of higher civilizations.

WHY ARE WE BEHIND EUROPE? It is now important to ask why the United States lags behind the rest of Western civilization (except for the recent dominance of the Nazis in Europe) in the intelligent use of birth control as a phase of national public policy. Clearly and tersely stated these reasons are as follows. (1) Although the greatest physicians of all time since the great Greek physician of the second century, Soranos, have recognized that conception control was an important and constructive medical instrument, the medical profession, at least in the United States, has lagged behind the profession in Europe in recognizing its public duty. However, much has been done in recent years to amend this situation. More recently, the American Medical Association has appointed a committee to study the subject and now recognizes birth control as an important instrument in preventive medicine and public health. (2) The American people have not been as socially conscious as Europeans of the need of a sound national policy on this subject. We have found the same to be true with reference to certain other reforms, of which housing, unemployment insurance, old age pensions, and similar changes are merely a part. (3) The peculiar legal situation in the United States, which, as we have shown, is quite out of accord with American opinion. It represents, according to sociologists and

physicians, one of the most pronounced social lags in American culture. The history of our birth control laws sheds a great deal of light on the difficult situation in which we find ourselves today.

THE BIRTH CONTROL LAWS

ORIGIN IN "COMSTOCKERY" The Comstock law, passed by Congress in 1873, provided for fine and imprisonment for certain *federal* offenses: importation, and use of the mails and common carriers for the interstate transportation of contraceptive devices, literature, etc. To understand how a medical matter like contraception became mixed up with a general law on obscenity and pornography, it is necessary to understand the circumstances under which it became law. Anthony Comstock was a vice crusader and purity advocate from New York City. He became much alarmed about a wave of obscenity then allegedly sweeping the country. He thought, as people so readily do, that "there ought to be a law against it." So he went to Congress. Now, of course, all Congressmen, like the rest of us, are against obscenity. Accordingly, a bill was hastily and ill-advisedly drawn. Into it, either by Comstock or through his influence, was slipped the phrase "prevention of conception." *It is an undoubted historical fact that Congress did not know what it was voting on.* The bill was passed at the end of a busy session under conditions of "you vote for my bill and I'll vote for your bill." *There is no proof at all that Congress intended to interfere with the education of the public in birth control.* After 1873 several states passed laws more or less restricting the spread of birth control information. But generally speaking, the laws do not interfere with medically controlled contraception.

THE PRESENT-DAY LAWS The *practice* of birth control, as distinct from advice on it, is nowhere illegal in the United States (except in Connecticut where the law has, however, as we shall see later, been used for wider purposes). The statutes of nineteen states do not mention birth control. The laws of nine states prohibit such things as the display, advertising and

circulation of literature about birth control devices, but not their sale. The laws of eleven states forbid some sales but make definite exceptions for the medical profession. Thus in thirty-nine states the laws do not interfere with physicians in medical practice. The statutes of four states indicate that they do not cover physicians. Of the remaining five states Massachusetts alone condemns all contraception (except oral advice); and there the legal struggle is not finished. In none of the other four states except Connecticut have the statutes been construed to prevent physicians from giving birth control advice. Attorneys who have made a special study of the birth control laws are of the opinion that these state laws were not intended to restrict physicians in using their best medical judgment. The American Medical Association has recently pointed out, "Information concerning contraception is admittedly available to persons in favorable economic circumstances. There appears to be no law to prevent physicians who work in dispensaries from furnishing patients there with any information that may lawfully be furnished to patients in any other economic group. In all cases, the legal justification is the medical need of the patient."

RECENT LEGAL VICTORIES Within the last few years, important legal victories have been won, notably in two cases. In *United States vs. One Package* the legal right of physicians to important contraceptive devices was established. The Federal Circuit Court of Appeals in New York held that the law should not be interpreted to "prevent importation, sale or carriage by mail of things which might intelligently be employed by conscientious and competent physicians for the purposes of saving life or promoting the well-being of their patients."

The other important legal victory was in the case of *United States vs. Himes*, in which the same Circuit Court of Appeals held that contraceptive literature could come into the United States provided the consignee was a person "qualified" to receive it. This freed literature as the early case had freed devices. Prior to this decision it was the policy of the government to stop all contraceptive literature at the customs regard-

less of the identity of the consignee. We now have an adjudication that such literature may freely enter, provided the consignee is a person qualified to receive it. Scientists as well as physicians are qualified persons, according to the court. Probably nurses would be included. Just how wide the term "qualified person" is will have to be defined in future court decisions if anyone should challenge the right to import contraceptive literature. In the meantime, the qualifications of the consignee may be established by a mere affidavit, and the procedure is very simple.

RECENT LEGAL REVERSES In Massachusetts and Connecticut there have been two notable setbacks in the legal advances of the last decade. There is considerable evidence that these cases were initiated by the hierarchy of a religious minority attempting to control the private conduct of the majority of citizens by force of law.

On June 3, 1937, the Salem, Massachusetts, clinic was raided. The defendants were found guilty and fined \$100 each. Raids on other clinics promptly followed. There was an appeal to the State Supreme Court. On May 28, 1938, it upheld the decisions of two lower courts. Accordingly, this decision of the Massachusetts Supreme Court is the first to declare that a physician in a particular state has no right under its laws to advise on birth control under any conditions whatsoever. On October 10, 1938, the United States Supreme Court refused to review the case. Clinics in the state have been closed.

On June 12, 1939, following a resolution of censure read by the Catholic Clergy Association of Waterbury, Connecticut, at all local Catholic pulpits on June 11, the Waterbury clinic was raided. Contraceptive literature, materials, and clinical records were seized. Later, three officials of the clinic (two doctors and a nurse) were arrested, but when Superior Court Judge Kenneth Wynne declared Connecticut's birth control law unconstitutional, they were released without bond pending appeal by the Assistant Attorney General of the State, a Catholic. On March 20, 1940, the State Supreme Court upheld the Connecticut anti-birth control law, which prohibits the *use* of con-

traceptives without exception. However, the court nolle prossed (i.e., dropped) the case against the two doctors and the nurse. Otherwise this was a serious setback to the birth control movement, and led to the closing of all the clinics in the state, just as they had been previously closed in the state of Massachusetts.

The medical profession and laymen in both states are now organizing to protect their rights and the rights of the populace. The magazine *Life* scathingly satirized the position taken by the Connecticut Supreme Court.

SOCIAL EFFECTS OF CONFUSED LAW. What are some of the effects of the confused status of birth control in the United States at present? They may be stated briefly as follows: (1) Scientists are prevented from advancing knowledge as rapidly as would otherwise be possible. (2) Physicians and others who wish to instruct the public on up-to-date methods which meet scientific approval find their hands tied, while all sorts of commercialized trash freely circulates and a religious minority is free to broadcast the error that they have the best solution to this problem. The legal situation will not catch up with contemporary opinion until such time as Congress and the state legislatures change our laws or until the laws are modified by court action. There are reasons to suppose that if carefully selected cases are brought before the courts, quicker and surer results will be attained.

BIRTH CONTROL METHODS

"FEMININE HYGIENE" Because of our unwise birth control laws, which are not only contrary to public opinion but also contrary to sound public policy, the business of selling "feminine hygiene" products has boomed all over the country. These products cannot legally be sold as preventive means, which they are in reality, but are sold and advertised freely under the fiction that they are for feminine hygiene, i.e., for cleanliness. Douche solutions, for example, are advertised in most of the women's magazines with large circulations. Drug-

stores freely display all manner of products for feminine hygiene, no matter what the claims for these may be. As a matter of fact, the Federal Trade Commission has lately found it necessary to issue orders of "cease and desist" and even to prosecute certain firms for excessive claims for their goods. Some of the materials are even dangerous to health and life. The strong coal-tar products sold for douche solutions, for example, have in some cases caused serious burns; and there are instances on medical record of deaths that have been caused by the use of such solutions when too concentrated. It is, therefore, imperative that women avoid the use of strong solutions, especially solutions made of coal-tar disinfectants, corrosive sublimate (bichloride of mercury), and iodine.

Many "feminine hygiene" products are more or less effective in their action, but the consumer has insufficient guidance. While these supplies are comparatively expensive and of doubtful effectiveness, a very reliable, recent scientific study shows that feminine hygiene practices, even when not preceded by medical instruction, were 61 percent effective. They were less effective with first pregnancies than with later pregnancies. Most methods become increasingly reliable with more experience.

COITUS INTERRUPTUS, or withdrawal of the male organ just before orgasm—sometimes it is known merely as "being careful"—is one of the most commonly used birth control methods. It is undesirable because it is unnatural functioning, the act being incomplete. Sometimes there is a leakage of semen prior to orgasm, and this fluid may contain sperms. Unless the woman completes her satisfaction, either in the natural way or by the assistance of her husband, she may be left unsatisfied and in a nervous, tense state. In extreme cases the prolonged use of withdrawal may cause an anxiety neurosis in the man, a form of mental breakdown.

So much for the case against withdrawal. On the other hand, recent figures show that *coitus interruptus* is 78 percent effective—and this without medical instruction or guidance.

THE ORIGIN AND SANCTION OF THE RHYTHM OR STERILE PERIOD The rhythm or safe period dates from Soranos, second century A D But it was not until the work of Drs. Knaus (Prague) and Ogino (Japan) that there was reasonable scientific confirmation of a safe period for some women in relation to their time of ovulation. For centuries there have been many conflicting "safe" periods But the work of these and other physicians helped to clear up the matter The Catholic Church, pressed by its adherents for guidance on birth control, seized upon the sterile period as a way out It might satisfy the clamor for relief, but not give the best scientific protection The Catholic Church declared the rhythm to be a "natural" method and therefore in accordance with its dogma In 1931, in his encyclical on "Christian Marriage," Pope Pius XI sanctioned the use of such a "natural" method Immediately commercial publishers saw the possibilities A veritable avalanche of books describing the technique followed They sold by the hundreds of thousands, sometimes accompanied by calendars and slide rules, and at least one rhythm clinic has been established by a well known gynecologist

How It Works The idea of the rhythm or sterile period of birth control, sometimes miscalled the "safe-period" method, is to restrict sexual union to certain days in the month when the woman is *supposed* to be sterile A record of menstruation must be kept from month to month for eight months or one year and then the supposed sterile period must be calculated according to the woman's individual cycle From the second century to the nineteenth century the middle of the cycle was thought to be the sterile period. Now we are told that is the fertile period So it seems to be in the sense that *most* women become pregnant in the middle of the cycle, at a point midway between the onset of two bleedings If we knew exactly when a woman ovulated, we could state with reasonable definiteness the five or six days of the month during which she is fertile The other days would be infertile A woman with a regular 28 day cycle is apt to conceive on any day between the 9th and 20th day, counting from the first day of bleeding, and is un-

likely to conceive on days 1-8 to 21-28. Some physicians find that the ten days just preceding the onset of menstruation are most certainly infertile

The most learned physicians in contraceptive medicine, the outstanding authorities on contraception, believe that the "safe" period as a birth control measure is insufficiently tested as yet, and warn against relying upon it. It is often difficult to determine just when a woman ovulates. Moreover, the most regular aspect of menstruation is its irregularity. The method sometimes causes marital disharmony by restricting the rights of the husband to coitus in marriage. Reliance on the "safe" period chains the sexual impulse to a calendar. If a man will not voluntarily restrain himself to the infertile period of the cycle, what is an unprotected woman to do? Suppose she has a drunken husband who will not respect her cycle? Of what help is the method to women of low intelligence who would find it extremely difficult to keep the detailed record that is necessary and who probably do not have sufficient control over their emotions to employ if they could keep such a record. *Any good contraceptive method will not only be reliable, but it will be capable of use during any phase of the menstrual cycle, or any time that coitus is reasonably desired.* The sterile-period method is too unsafe, too little tested, to place much confidence in it. Far from being the "O.K." method (after Ogino and Knaus) it should be called the "K O" method. That is to say, it is liable to knock out sooner or later any woman who has a grave medical reason for preventing pregnancy: tuberculosis, heart disease, a serious disease of the kidneys, or any other severe medical condition that is likely to cause her death if she becomes pregnant.

The only possible advantages of the rhythm method are its cheapness, its lack of artificiality, and the fact that it may be used with a clear conscience by strict Catholics. But its advantages are greatly outweighed by its chief disadvantages, its unreliability.

USING BIRTH CONTROL

SOME GENERAL PRINCIPLES. The following section is not concerned with a description of birth control methods. It treats of the general principles which a married couple must bear in mind if their contraceptive efforts are to be successful.

Who should take the precautions? In the technique generally advised by contraceptive clinics responsibility almost invariably rests upon the woman. It is argued that she is most likely to suffer if there is a failure in the method. Owing to our repressive legislation on birth control, and owing to the inaccessibility of many clinics, responsibility in most cases has come to rest upon the man. This is not so unfortunate as one might at first suppose owing to the fact that male devices are 86 per cent effective even without medical instruction. With proper guidance they are just as effective as the clinic method. In fact, one recent study shows them to be slightly superior, but the difference is not significant. Despite the frequency of defects in devices used by men, high effectiveness is the general rule.

It is important to realize at the outset that there is no one method best for all people under all circumstances. No simple set of rules without qualifications can be laid down on that point. When a doctor is advising a woman he must take into consideration anatomical differences, social conditions, economic circumstances, and personality make-up. Even after all the medical evidence has been considered by the doctor, there is often room for personal preference.

It is well to remember that a *combination* of methods is more reliable than any *single* method, whether natural, chemical, or mechanical. Although there are some methods which do not require an individual fitting by a physician, medically-guided birth control is, generally speaking, preferable to self-guided birth control. This is a point that is naturally stressed by the doctors. However, a recent scientific study financed by the Milbank Memorial Fund and reported by Drs. Regine K. Stix, M.D., and F. W. Notestein, Ph.D., and using methods of measurement more accurate and refined than most of the previous reports by doctors, shows that so-called "folk" contra-

ceptive practices, adopted without any previous medical instruction whatever, are far more reliable than heretofore supposed. By "folk" practices I mean the methods commonly used by married couples in marriage before women attend a birth control clinic. The effectiveness ratios before clinic attendance are as follows: *coitus interruptus*, 79 percent effective, male devices, 87 percent effective, feminine hygiene, 61 percent, all methods, 80 percent. After medical advice at one of the very best clinics the effectiveness for all methods as a group increased 10 percent to 90. Is it any wonder the birth rate has been declining?

While effectiveness increased with medical guidance, the amazing fact of the Stix-Notestein report is how well married couples did without specific medical instruction. White-collar workers used "folk" practices more effectively than manual laborers. Catholics practised contraception unaided with less reliability than Protestants and Jews. Also Catholics take up contraception later in married life, and rely upon less effective methods. Consequently they have more failures and pregnancies. The conflict with religious teachings causes a differential fertility by religious groups. This may have far-reaching social effects. But this is not the place to explore them.

GETTING ADVICE. An increasing number of physicians are now prepared to give contraceptive advice. The Birth Control Federation of America keeps an accredited list of physicians. If you are unable to find a doctor in your neighborhood willing and qualified to advise when the wife needs the information for the protection of her life or health, write the Federation at 501 Madison Avenue, New York City. In North Carolina and South Carolina the state Public Health Service is undertaking a program of rural clinical service county by county. This is a great step forward. In North Carolina the program is backed by every county medical society. If you are seeking a clinic, it is much more advisable to go to one well established under proper medical direction than to seek out a commercial clinic.

A wife will certainly receive a friendly and sympathetic welcome at any of the approved birth control clinics. But to

receive contraceptive advice she must have reasons approved by the doctor. A special worker will take a brief history and the woman will then be introduced to a physician who will make a pelvic examination privately in order to determine what contraceptive is best for her individual needs.

The cost of the service at the clinics is very moderate, and adjusted to the economic income of the patient's family. If supplies are purchased outside privately in a drugstore, they are much more expensive. At the clinic, fees range from nothing to \$5, the average being in the neighborhood of \$1.25 or \$1.50. Large numbers of patients are given this service gratis, especially if the husbands are unemployed or if the family is poor. The fees for private service range from \$7 to \$15, depending upon income. Patients well able to afford the services of a private physician who is expert in this work should do so rather than rely upon a charitable clinic which is often overburdened, and which often takes patients only for medical indications.

Most contraceptive experts agree that the method chiefly relied upon by the clinics is, when medically guided, the most reliable, harmless, and effective method now known. However, a great many people find clinics inaccessible. As a consequence, male devices are much more frequently used in the United States today than methods employed by the woman, and they are in the main approximately as reliable. Moreover, the method can be just as cheap as the clinical method.

With all the methods, no matter how good, there must be cooperation on the part of the individuals concerned. If, through carelessness or a "take-a-chance" spirit, a method is not used, the resulting failure can hardly be blamed on the method. Where the life or health of the mother and the economic well-being of the family are at stake, the motives for birth control are apt to be strong, so that a married couple will want to choose one of the best methods and apply this carefully, with persistence, and mutual cooperation as long as protection is needed. All children will then be wanted children, welcomed, loved, and cherished.

CHAPTER 25

STERILITY

What is sterility?—Extent of sterility—Mistaken notions on causes of sterility—How fertilization takes place—Comparative responsibility of men and women—Frequent and infrequent causes—Need for early diagnosis and treatment—Nature of treatment—Success of treatment—Some good general rules—Other ways out—Adoption—Artificial impregnation—Eugenic possibilities of artificial impregnation

MOST married people want children, but after they have been married for several years they often find much to their amazement and disappointment that they cannot have the children desired, especially not at the exact time when they are wanted. In a great many cases this leads to general unhappiness, both on the part of the man and on the part of the woman. Perhaps women worry more about it than men for there is considerable pressure on women, even in these birth control days, to have a normal family, and it is only natural and proper that they should feel concerned. There is grave danger that people who are infertile will develop feelings of inferiority. Yet a physical limitation in this regard should be no more the subject of self-accusation than the presence of weak eyes or limited powers of digestion.

WHAT IS STERILITY? Sterility is barrenness, it is the involuntary inability to produce children after a year or more of normal marital relations. It is the failure of the sperm and ovum to meet, unite, and develop. Sterility may be absolute or relative. In the former there is a complete inability to beget offspring, in the latter, only a partial diminution of the reproductive powers.

Many people think of sterility as a permanent or static condition. This is not so. Fertility fluctuates somewhat, especially in view of the fact that the reproductiveness of a given marriage is measured by the combined fertility of the mates. It sometimes happens that a man or woman may be sterile in a particular marriage and yet fertile upon remarriage.

Some women may conceive after one or two acts of intercourse, others conceive only with difficulty after a rather prolonged period. Most of us have known cases in which a woman gave birth to her first child after ten, fifteen, or even twenty years of marriage. But it is well to emphasize at the outset that, if a woman does not conceive within a year under conditions of normal coitus (allowance may be made for the first month or two of marriage when penetration may not be complete), a physician should be consulted. It is better to act early than to wait four or five years, when the causes may become entrenched, and after which it is more difficult for a woman to conceive because of her greater age. It is a biologically established fact that the fecundity of women declines as they get older.

EXTENT OF STERILITY The extent of sterility is not exactly known. But it is supposed that about 10 percent of the married couples in the United States are sterile, and that an additional 15 percent are relatively infertile. The latter are sometimes called infertile combinations. While the problem of sterility may not be as pressing in most marriages as the problem of controlling excess fertility, it can be seen from the above figures that large numbers of people are troubled with this problem. On the other hand, it is probably true to say that the ratio of involuntarily sterile couples to fertile couples is no greater now than it ever was. We are simply more conscious of sterility than formerly, and it has become a problem of greater social significance because of the declining birth rate. At least it is not proved that involuntary sterility is more frequent among married couples today than formerly.

MISTAKEN NOTIONS ON CAUSES OF STERILITY There are probably more mistaken notions and more superstitions and mysticism connected with the subject of the causes of sterility than almost any other aspect of sex life. Before we go on to discuss the latest scientific medical literature on sterility it may be well to refute some of these ideas, many of which have come down through the older sex literature, and are being perpetrated by some modern writers on sex, or by people intending to mislead the ignorant.

Some women may suppose that they will remain sterile so long as they do not experience the sexual climax or orgasm. It has never been scientifically established beyond doubt that there is a relation between passionate intercourse and fertility. Yet several modern writers on sex, some of them regarded as experts, have played a part in spreading this fanciful notion. For example, Dr Isabel E. Hutton says that "The woman who participates vigorously in the sex act with her husband certainly conceives more readily than the one who is passive and frigid; it is supposed that when she is deeply aroused, the cervical opening widens and the seminal fluid is aspirated directly into the uterus" (*The Sex Technique in Marriage*, p. 136). And Dr Norman Haire declares that while "It is quite possible for a woman to conceive even though she does not experience an orgasm," it is "probable that the woman's orgasm favors fertilization." (*Birth Control Methods*, Allen & Unwin, Cheap ed., 1937, p. 184.)

These statements are stronger in opinion than in scientifically demonstrated fact. There is no scientific evidence to support the view that women who experience the orgasm are more fertile than those who do not. Not only do many women conceive without ever experiencing the orgasm, but some women have been known to become pregnant without penetration of the penis, merely as the result of the semen being deposited outside the hymen on the vulva. Dr Robert L. Dickinson reports, in refuting the above ideas, that the insuck of semen is rare, if it occurs at all. The idea that a relatively firm organ like the womb opens and closes like a fish's mouth is fantastic. In view of the evidence, he decides "the gospel of

popular sex physiology" of the opening and shutting of the mouth of the womb and of the insuck of semen during orgasm. And as for the relation between fertility and orgasm, Dr. Dickinson found, in his study of 1,000 office patients, that there was only a 2 percent difference in fertility between what he called the "responsive" and the "frigid" (67 vs 65 percent). (Robert L. Dickinson, *Control of Conception*, 1938, 2nd ed., p. 59.) Professor Terman's study of happiness among married couples showed many women who had had several children, and yet who never experienced the orgasm, or who experienced it rarely.

A small proportion of women have been known to call upon doctors complaining of sterility even when male penetration has not taken place. Thus the physician knows because the hymen is still intact. Such is the state of ignorance on sexual matters that still exists!

There is a widely held error that if a person looks healthy, he or she cannot be sterile. Nothing could be further from the truth. Some people apparently vigorous are completely sterile. And, on the other hand, frail or poorly nourished people are often very fertile. Witness the high fertility of poor people who often look unhealthy and undernourished.

HOW FERTILIZATION TAKES PLACE In order to understand the causes of sterility, it is necessary to refresh our minds on the manner in which fertilization takes place. In order for a woman to become pregnant a man must produce about 60,000,000 sperms. Normally there are about 300,000,000 in each ejaculation. A large proportion of these must possess the proper capacity for movement—they swim like tadpoles by lashing their tails—and most of them must be normal in physical form. They should be deposited at the deep end of the vagina near the opening of the uterus. The sperms must then swim up the uterus and out the fallopian tubes where an egg, normally produced at the proper time, is to be fertilized. The egg must then make its three or four day journey through the hair-sized fallopian tube for four inches before it reaches the uterus and imbeds itself properly in its wall.

Hence it follows that when no sperms or too few sperms are formed, or when most of them are not of the proper shape, viability, or movement, fertilization cannot take place. Correspondingly, if there is any blockage of the sperm ducts, sterility may result. In the same way, if the woman has excessive mucus or unhealthy secretions at the opening of the uterus—very common ailment and a factor which Dr. Meaker believes is an important cause of sterility in women—the woman cannot become pregnant. Also if normal eggs are not produced, or if there is some impairment of normal functioning or some pathology which prevents the fertilized egg from nesting in the wall of the uterus, pregnancy may be impossible.

COMPARATIVE RESPONSIBILITY OF MEN AND WOMEN. Until recently it used to be thought that women were mainly responsible for sterility. We now know that about one-third of the cases are caused by factors associated with the male. At least this is the opinion of Dr. William A. Cary, a leading American medical authority on sterility. "My statistics," he reports, "disclose that in approximately ten per cent of infertile marriages, the husband is found sterile, that in an additional sixteen per cent his fertility is sufficiently impaired to make pregnancy improbable, and that in seven per cent more, reproductive vigor is sufficiently subnormal to warrant consideration as a contributory factor. Other observers have reported somewhat higher percentages." (*Birth Control Review*, February, 1938, p. 50.) Accordingly, in cases of sterility the man should be examined first in order to make sure that he can play his part in reproduction.

Most cases of sterility result from a combination of causes. Relatively few cases, according to medical experts, have a single cause.

FREQUENT AND INFREQUENT CAUSES. Few cases of sterility are caused by injury, disease (except gonorrhea), or maldevelopment. Dr. Cary is authority for the statement that nearly half of the cases of sterility result from occlusion (stoppage) of the tiny reproductive ducts of both sexes. Such

a blocking is usually the result of an infection following or accompanying a venereal disease, a criminally induced abortion, or some injury. Gonorrhea, which frequently inflames the sperm ducts of the male or the fallopian tubes of the woman, is one of the great causes of sterility. In fact, some medical writers hold that nearly half of the cases of sterility in women result from the after-effects of gonorrhea which may block up the tubes or render the uterus an insuitable environment for the development of the fertilized egg.

Improper functioning of the glands of internal secretion is also a somewhat common cause of sterility in both sexes. Infantilism, or underdevelopment of the uterus, may be a cause in women, but this is a factor much exaggerated by laymen. Little can be done for its relief compared with some other causes.

In males lack of sperms (complete azoospermia) is not so frequent as poor quantity or quality of sperms. Complete absence of sperms is relatively rare. This condition may be caused by undescended testes, by mumps in youth which may cause inflammation and blockage of the tubes, or even atrophy of the sex glands. Impairment of the quality or quantity of sperms may result from debilitating diseases, glandular impairment, chronic infection or inflammation, as well as by an insufficient vitamin E content in the diet. It is supposed that sedentary men, especially those with nerve-wracking occupations, and those subjected to long-continued nervous strain, are more than ordinarily likely to become sterile. Also the habitual use of certain drugs like opium, cocaine and morphine may cause sterility. If the man cannot deposit semen bearing sperms into the vaginal tract because of failure of erection, this is impotence rather than sterility.

Some of the causes of sterility in women have already been indicated. Blockage of the tubes through gonorrhea, the presence of unhealthy cervical mucus, and imbalance or deficiency in certain glands, particularly of the thyroid and pituitary glands, are important causes. Yet, Dr. Cary holds that "Hormone deficiency with consequent failure to activate the sex glands," is only "occasionally responsible" for sterility.

He says this cause is "less common than popular literature would indicate," but adds nevertheless that "Improper development of these glands in either sex owing to some serious acute or chronic illness during the years of puberty is not infrequent" (*Birth Control Review*, February, 1938, p 51) Improper diet, ovarian disease, excessive vaginal acidity, or abnormal position of the uterus, may also be essential factors Stout women sometimes have reduced fertility not because obesity in itself causes infertility but because both are produced by a malfunctioning of the endocrine glands

Our discussion of the causes of sterility has been relatively full because it is necessary to demonstrate its complex nature It must be recognized that since the causes are many, complex, often obscure, and poorly understood by modern medical science, the best medical help must be sought Even the average medical practitioner may do harm if he thinks he knows more than he does and if he treats superficial symptoms Success in curing sterility will depend upon the skill in diagnosis and treatment There is a great deal of poor diagnosis in sterility work because of the difficulty in understanding the factors that operate to influence it Treatment of the wrong cause rarely helps

NEED FOR EARLY DIAGNOSIS AND TREATMENT. It is important to realize at the outset that there is no household remedy, no secret procedure, no miraculous operation, no medical panacea for the relief of sterility. In order for treatment to be effective, it is important to seek competent medical advice as early as possible A mere survey of the numerous and sometimes obscure causes of sterility should impress anyone with the urgent necessity and the importance of securing the best diagnosis and treatment of the *causes* of sterility On this subject, one medical authority has the following to say. "When the one or more causative factors have been accurately diagnosed and evaluated by meticulous, special methods of investigation, then, and then only, may intelligent treatment be undertaken or profitably abandoned All too often some symptomless disorder noted upon routine physical examination is subjected

to immediate correction in the hope it may result in relief. Occasionally, it does. An enthusiastic autoist, however, would not permit the finely adjusted carburetor or distributor of his stalled motor to be overhauled until satisfied that there was gasoline in the tank and the battery was charged, with all electric connections in order. Not alone must the examiner be competent but he must be aided by the confidence and earnest cooperation of the patients" (W. H. Cary, *Birth Control Review*, Feb., 1938, pp 51-52)

Once a couple have decided that they want to undergo tests for diagnosis and treatment of sterility, it is well for them to realize that frankness and complete cooperation with the physician and boundless patience are necessary. If they consult their family physician first, he will probably refer the woman to a gynecologist or specialist in women's diseases and the man to a urologist or specialist in men's diseases.

NATURE OF TREATMENT. It is not my purpose to consider treatment fully, but only to suggest the range of treatment. No book can replace a physician's abilities in diagnosis and treatment. But the more informed the patient is, the better he or she will be able to cooperate fully and intelligently with the physician. Such a person will also be more likely to seek skilled help and will be less prone to be misled by quackery.

Some cases of sterility yield easily to treatment. Others are very stubborn. Most of them, as a matter of fact, are stubborn. Some may require only brief periods of treatment, especially if the cause should fortunately be a simple one. More frequently treatment requires a great deal of time.

The methods of treatment followed may vary from surgery to glandular stimulation by administering hormone pills or injections, through change of diet, to simple rules of hygiene or instruction on coital technique. If mucus plugs form at the uterine opening the condition may be treated with relative ease medically. Frequently steps have to be taken to increase the number of sperms in the semen of the husband. Surgery or other techniques may be needed to open the tubes, or to correct a misplaced or misshapen uterus.

Unfortunately, it is not possible to determine in advance whether a woman produces normal eggs. With men, samples of the semen can be placed under a microscope and tested for the number, motility, viability, and morphology (proper shape) of sperms.

It is, however, possible to test the tubes of women for "patency," that is, to see whether or not they are open or obstructed. Some gas like carbon dioxide or oxygen may be injected under pressure into the uterus. If the tubes are open, the gas will bubble out at the ovarian ends of the tubes. The physician will be able to hear the bubbling by listening on the abdomen. Also the pressure of the gas will fall on his indicator. If the tubes are blocked, the pressure indicator will show a rise. When testing the tubes in this manner, if the physician finds resistance, he may increase the pressure in an effort to free the tubes. Gas is not always used for testing the openness of the tubes, however. An opaque liquid (lipiodol) may be injected into the uterus and tubes. The physician can then examine the condition of the tubes under a fluoroscope or take an X-ray picture. The opaque liquid can fill only the hollow portions, that is, the uterus and the unobstructed portion of the tubes. If part of the tubes throw no shadow, they are obstructed, for the liquid has been unable to reach that portion. Thus may the physician determine if there is any blockage.

Nicking a tough hymen or treating a vaginismus (a nervous spasm which makes all the female parts contract as the man is about to enter) is necessary in a few cases.

In some cases it has been found helpful to adjust the coital technique. If before intercourse the woman will place a pillow under her buttocks so as to raise them and change the angle of penetration, a pool of semen will be formed at the deep end of the vagina, and the neck of the uterus may be bathed in it. After ejaculation the woman closes her thighs and remains flat on her back for about an hour. Sperms may thus have a better opportunity to swim into the uterus and up the tubes. Dickinson and other physicians have recommended this as helpful in some cases.

Some women who have difficulty in conceiving also find it

advisable to concentrate the frequency of intercourse around the midperiod of the menstrual cycle. Ovulation probably takes place then in most women. The woman may count back fifteen days from the time the *next* menstrual flow is anticipated, and then have intercourse at that time and repeat it once or twice before and after that date. This method will be most useful for women with a regular and determinable menstrual cycle. There are medical differences of opinion as to how well established the Ogino-Knaus theory is. While it should not be relied upon by women who have strong medical reasons for preventing conception, it cannot do any harm to those who want to use it to promote their fertility. On the other hand, this fact needs to be borne in mind: it is probably true with most men that, if they have daily intercourse, the number of sperms in each ejaculation will be very much reduced. It may, therefore, be desirable to experiment with the frequency of sexual intercourse. If a man, for example, has coitus daily for four days before the estimated day of ovulation, his semen may be pretty well exhausted by the time ovulation actually takes place. In other cases the husband may want to limit intercourse to the supposed day of ovulation and to the day preceding and following it. On the day of ovulation it may be helpful to have coitus twice.

If no local conditions are found that might interfere with fertility, the doctor may undertake surgery or glandular therapy, but only after careful tests have been made to determine whether these are called for. Thyroid may be administered, or a gland extract may be administered to either the male or female or both. A diet high in vitamins may be tried out. But any treatment that is undertaken should be prescribed and supervised by a competent physician and by him alone. Quack medicines and quack procedures, while they may do some harm, certainly can do no good and may cost a great deal in the long run.

SUCCESS OF TREATMENT. What are the possible chances of success? "After I have taken all sorts of tests, after I have faithfully followed the doctor's advice and prescription, what

are my chances of becoming pregnant?" a woman may well ask. The chances of success depend, of course, to a large extent upon the causes. As we have said, some are relatively easily removed. Others are extraordinarily stubborn. Ordinarily the likelihood of cure is greater if there are only a few causes restricted to one sexual partner. Infertile combinations are usually obstinate in yielding to treatment, and the chance of cure is reduced. *All told, from 35 to 40 percent of cases may expect cure, if the patient receives the best diagnosis and treatment.* According to Doctors Dickinson and Cary there is about one chance in seven if the tubes are closed, and one in three in more favorable conditions (*Journal of American Medical Association*, January 1, 1927). If the grossly incurable cases are eliminated, good persistent treatment may cure half the cases. But perhaps that is a little optimistic until there is better education of both physicians and of the general public. A couple needs, accordingly, to face the fact at the very outset that diagnosis and treatment are apt to be a long-drawn-out and expensive process and that even then not all can hope for relief.

SOME GOOD GENERAL RULES It may be helpful to summarize here in condensed form certain general principles, already mentioned, that a couple in need of medical help might well bear constantly in mind.

(1) *Seek treatment early* If marital relations have been normal for a year and no pregnancy has resulted, consult your physician. It is better to consult him early, rather than to wait three to five years. With postponement, some of the causes may entrench themselves. Moreover, the woman will be older and less likely to conceive for that reason. When early treatment is sought, the youth of the patient is usually a favorable factor. Medical specialists hold that "not until after the age of thirty-eight in the female and somewhat later in the male does age usually become an important handicap" in relieving sterility.

(2) *Remember that the man should be examined first!* It is hardly short of malpractice to perform an operation on the woman to relieve blockage of the tubes or to straighten

out the neck of the uterus before the physician makes certain that the man's sperms are normal

(3) *Get the best diagnosis and treatment possible!* Beware of the practitioner who has found a simple, single cause. He may be right. But it is improbable

(4) *Be patient!* Do not expect the causes of sterility to be immediately relieved. In some cases, there may be quick relief; in others it may take years before there are any results

If treatment is unsuccessful the situation is not hopeless

OTHER WAYS OUT If science cannot relieve their sterility, women especially are apt to become highly nervous, upset, or even obsessed with their own inadequacy. They may become morose, embittered, or fearfully jealous of relatives and friends with children. They worry excessively at a time when a calm mental attitude might place them in a nervous state receptive to fertility. Instead they should try to profit by some of the simple rules of mental hygiene, keep themselves in good physical condition and cultivate a serene attitude toward life.

This may be assisted by a sublimation of their maternal impulses. There are many children in this world who need mothering. It is hardly necessary to go beyond the immediate neighborhood to find such children. There is much good hospital and charitable work to be done to aid children.

ADOPTION. There is nearly always the avenue of adoption open. In these days nearly every country is receiving child refugees from the totalitarian terrors. Would it not be well to help them rather than to brood over the cruelty (if it is such) of fate? It takes all kinds of people to make a world, and different women have different functions. Most of them find their service to society in caring for their husbands and their children, others follow a career, and contribute either to the advance of science and art or to industrial and commercial productivity. Childless women ought not to feel, if they make themselves socially useful, that their lives are empty. If there should be any pronounced mental maladjust-

ment as a result of involuntary childlessness, it may be advisable to consult a psychiatrist or attend one of the numerous mental hygiene clinics that can be found in almost any part of the country

ARTIFICIAL IMPREGNATION This subject has received some attention in the press and in periodicals as one way of treating sterility. The newspapers have referred to it as "test tube" babies or "substitute fathers." Here reference is usually made to artificial impregnation or to artificial insemination as it is sometimes called. This is impregnation of the female by artificially syringing into the vaginal tract or into the uterus healthy male sperms, either of the husband or of a donor. While artificial impregnation is being used more and more widely, it is useful mainly in the instance of the biological failure of the man. It is much less liable to work if the woman manifests factors contributing to sterility.

Considerable space is devoted here to the subject, not because it ranks high as a remedial technique, not because it is frequently and generally applicable in most cases, but because the topic is so new, so interesting to many people and because the general public knows so little about it. Even at the risk of losing our perspective temporarily, it is therefore desirable to consider the merits and limits of artificial impregnation rather fully, yet critically and succinctly.

Artificial insemination has been used on animals for some years. As far back as 1784, an Italian scientist, Spallanzani, artificially impregnated a bitch with the semen of a male dog. He was successful. Ever since that day artificial insemination has been used by animal breeders with increasing frequency. It may be used to improve livestock because a large number of seeds can be secured from each male. Also the semen can be stored and transported much more readily than the animal.

The first artificial impregnation of humans seems to have been done by a distinguished English physician, John Hunter. The practice did not come into more general use, however, until about seventy years later. It is still relatively infrequently resorted to and some medical authorities are very skeptical as

to whether artificial methods of impregnation will ever play a major role in the relief of sterility Dr. Cary, for instance, thinks that it is "rarely indicated, very rarely successful, and sometimes ill-advised unless utilized for the introduction of a donor specimen from a normal male." (p. 51)

If a donor is used, certain legal and social difficulties immediately become apparent. Will the child be legitimate? Since there has been no court contest, the matter is uncertain. Formal adoption would legitimize, but that would publicize what it is desired to conceal. If the name of the recipient is not kept secret from the donor, he may make claims on the child later on. In like manner the recipient should not know the identity of the donor. It is imperative that identities should be withheld.

The donor should preferably be of the same physical type as the husband for whom he substitutes. Certainly he should possess good health, and good genetic constitution. When artificial insemination has been successful it is generally recommended that prenatal care be given the pregnant woman by a physician different from the one who made the impregnation. He, then, as a matter of course, inserts the name of the husband as father on the birth certificate.

The physician undertaking the artificial impregnation will usually insist that certain legal papers be signed by both the woman and her husband, declaring among other things, that approval is given to the artificial insemination. The papers must also authorize the physician to select a donor. These are then kept in a bank vault by the physician to which a colleague also has access in case it may be later necessary to produce the records in court.

Success with artificial impregnation is not certain. Ordinarily from three to ten trials are necessary to impregnate a woman, and these must be made on the right days, that is, in the middle of the menstrual cycle. The fact that several attempts are required sometimes discourages some women. The technique is a careful but simple one. It does, however, call for the skill of the gynecologist, the specialist in disorders of women.

EUGENIC POSSIBILITIES OF ARTIFICIAL IMPREGNATION. The whole subject lends itself to interesting and fascinating speculation as to the improvement of the human species. In a brilliant and readable book on human biology, *Out of the Night*, by Dr H J Muller, the noted geneticist who discovered that the irradiation with X-rays of fruit flies would change their genetic constitution and produce different types of flies, there is a vivid, original, and thought-provoking discussion of the eugenic possibilities of artificial impregnation.

Certain scientific workers have recently demonstrated that one-celled animals instantaneously frozen at low temperatures may be preserved for considerable lengths of time and then revived. There is a possibility that this may be done in the future with human sperms. If so, it is not altogether fantastic that, if the world ever gets rational enough, it might be possible to save the sperms of our great geniuses for the artificial impregnation of women in the future for the improvement of the race. Doubtless custom would oppose such a move. But the difficulties do not seem insuperable. Years ago people objected to railroads because "God never intended that any man should travel more than fifteen miles an hour" and because they frightened the chickens and livestock. American pioneers, when they crossed the prairies, refused to believe that good crops could grow in the Midwest because no trees grew there. How could land that did not grow trees grow good crops? Yet we know today that the Central West, or the Cornbelt, is one of the most fertile regions in the world. Likewise many of the farmers in that region refused, shortly after the steel plow was invented, to use it. They had a notion that it "poisoned the soil." We now know what nonsense that was. And so it is with many human problems. In the early days of the invention of certain textile machinery in Great Britain, there were machine riots. Men simply broke them. Did they not cause unemployment? Yet in our more sober moments we have to admit that while the machine may cause some difficulties for us, at least of a temporary nature, they have freed rather than enslaved us.

So it may be with such a great biological achievement as artificial insemination. If we become rational in matters of

public policy before what little brains we have is bred out of us by the differential birth rate we may yet come to see that the possibilities of improving the human stock as a result of artificial insemination are well-nigh boundless. At least the matter ought to be worth a trial. I am quite willing to predict that it will have a trial somewhere before many decades. In fact it is already probable that on a small, informal scale it has already been tried to some extent. Some of the donors who have been picked as substitute fathers in artificial impregnation have been men of exceptional ability. Of course their semen was not kept for long periods because its immediate use was necessary. But the above plan is only an extension of the present techniques. Who knows what the future will bring? Conservatives frequently talk as if they knew. But do they? There is nothing so constant as change.

CHAPTER 26

SHALL WE ADOPT A CHILD?

Guard your own interests—Why do people adopt children?—What qualities are required in adoptive parents?—Finding a baby—Standards for making the choice—Trial period highly desirable—A recent court case—Avoiding misfits—Legal questions in relation to adoption—How well do adopted children turn out?—Telling the child of its adoption—As a child is bent

WITH the decline in the birth rate and with the "discovery" of the frequency of sterility, attention has come to be focussed more and more on the adoption of children. The popular magazines have begun to discuss the subject, of course, with sensationalism and dramatic distortion of the facts, and even radio stations have uncovered a new source of human interest to exploit or satisfy as the case may be. But it is most important that those who feel a desire to adopt should inform themselves on the relevant issues and facts. The step is too consequential to be undertaken lightly, with partial knowledge, with a poor comprehension of their own motives and without a knowledge of the desirable standards of choice of a baby. How can the couple protect their interests when social workers and nearly all the literature commonly place the child's interest first? Who is fit to adopt? What qualities does it require in the parents? Where can a good baby be found? What must prospective adoptive parents know about a child if they are to make a wise choice? How can they best avoid misfits? What do the couple owe the child? What problems does adoption present? What is the state's interest in the matter? What practical principles or policies need to be followed all along the line from the time of weighing the advisability of adoption

to selecting the child, wading through the necessary legal formalities, to breaking the news of adoption to the child as it grows older? Lastly, but by no means irrelevant, is the question: How well do adopted children turn out?

These are some of the matters on which adopting parents should be informed. Since the demand for babies to adopt is likely to increase with a further decline in marital fertility, it is doubly important that we should adopt a general educational program to make sure that the interests of the child, of the state, and of the adopting parents are properly protected in accordance with the standards discussed elsewhere in this chapter.

In the account that follows, however, the emphasis will be upon questions of interest to adoptive parents. Therein it differs from the general run of literature on adoption which stresses social work standards, the interests of the child, or of the state. Such an emphasis has its place; and there is need for it. But a balanced, informed discussion presented in terms of the needs of adoptive parents has long been overdue.

GUARD YOUR OWN INTERESTS It is common for child-placing agencies and for social workers to put the interests of the child first. Such is the attitude, for example, of the Child Welfare League of America and of most social agencies. A leading American social worker and authority on the social work aspects of adoption writes: "The child should at all times be the focus for the adoption worker. The desires and needs of the foster parents are relatively unimportant as compared with those of the children" (Sophie Van S. Theis, "Social Aspects of Child Adoption" New York: Child Welfare League, p. 5.) This is an inexcusably narrow position from which a reaction is overdue.

It is unsound that any *one* interest—whether of the child, adoptive parents, or the state—should be put "first." While it is important that every legitimate interest of the child should be protected, that it should receive good physical and mental care and be encouraged to develop according to the level of its inherent abilities, the child's interest is not the sole interest

to be considered. The state has an undoubted right to set minimum standards of child care and to control the legal process of adoption. Its future citizens are one of its greatest assets. That the state has an obligation to protect its adopted children and that it ought to do more than it is now doing to protect them is the generally current judgment among those best informed in this field. A leading authority, Dr. C. C. Carstens, has declared, for example, that only half the states have fairly adequate adoption laws. Children are commonly being placed with little or no inquiry into their background. They are placed in homes of which little is known, without a trial period, as a rule, and without the proper amount of supervision. Yet no one in this country agrees that the state's rights should be paramount.

Neither should the interests of adoptive parents be paramount. For it is only when there is a balance of interests that all are served. But, in view of the overemphasis on the child up to this time, it is high time that the needs and rights of adoptive parents be given some attention. It is only natural that those anxious to protect illegitimate children should bend every effort to see that they get proper care in a good foster home. Yet it is also true that prospective parents are interested in securing at least a normal child of reasonable health, and with good mental endowment, one capable of profiting by superior economic opportunities. For, as we shall see later, most children are adopted into homes of better than average standing. Since this book is intended primarily as a handbook of counsel, not only for engaged couples but for married people in different age groups, any advice given will be directed to their needs, demands, and interests.

WHY DO PEOPLE ADOPT CHILDREN? The motives for adoption vary and they should be clearly understood by an adopting couple. Some parents want to make their home lives more complete. Perhaps they have lost by death an only child. They may look for a child that resembles it in personality and be disappointed. Or, if they find one, they may make unfortunate comparisons between the two. Other parents want com-

panionship for a child or children already in the family. Still others are unwise enough to look upon adoption as a panacea for holding a mate of wandering impulses. Yet other couples want a child to mold after their own "distinguished image," etc.

Many women of strong maternal impulses want to adopt children because ill health, not necessarily sterility, has made it difficult or dangerous for them to have children of their own. One woman, for example, wanted a child so much that she was willing to undergo all sorts of hardships during pregnancy to achieve her aim. But one pregnancy resulted in a miscarriage, another in convulsions in which the baby died, and the third in still another miscarriage when the mother almost lost her life. Since the doctor advised against further pregnancies because of the danger to the mother's life, and the mother felt she had to have a child, adoption was her way out, and a happy way out it was for her. A certain neurotic tendency after the last miscarriage gave way to joy and a new desire to live because her maternal urge was satisfied by the adopted child.

Women sometimes develop other conditions that may make childbearing inadvisable, such as a severe illness after marriage. The wife may develop tuberculosis, an uncompensated heart disorder, or some other severe impairment that would lead her physician to advise against pregnancy. In such cases adoption may be the way out if there is a strong urge for children, and provided the condition of the mother is such that child care would not seriously aggravate any illness that may be present. Adoption may be a reasonable desire especially if the disease is not infectious.

On the other hand, among the enlightened there may be a strong eugenic motive for adoption. Some couples may feel that they should not have children of their own because of some hereditary taint in the family. Close relatives may go insane or have several feeble-minded children. In such cases, the couple may prefer to take a chance on adopted children rather than have children of their own.

Sometimes the statement is heard, uttered half jokingly and half seriously, "If you want a *natural* child of *your own*,

adopt one." Some of us probably know cases from our own experience in which this has been true. But it is a biological fallacy to suppose that adopting a child will cure sterility in the adoptive parents. Yet a writer on popular eugenics, Professor H. F. Perkins, has presented some figures purporting to show such an effect of adoption (*Eugemical News*, xxi (1936) 95-101) He alleges that when parents adopt a child, there is a tendency for their own fertility to reassert itself. But his evidence and conclusions are unconvincing

WHAT QUALITIES ARE REQUIRED IN ADOPTIVE PARENTS? Whatever the motives for adoption, parents should explore them objectively in order to make sure that the desire is real and that they are fitted for parenthood. They should not have ulterior or questionable motives. It is particularly important that a child should not be adopted in an attempt to hold together a home about to break up. "Every child needs two parents working in harmony for his good. If the couple is unable to react to each other on an adult level of sportsmanship and loyalty, they will be unable to act together in the crises that demand a united front of authority or of unselfish devotion. Parenthood is no more a panacea for a disappointing marriage than marriage is a cure for a personality at war with itself." (Lee M. Brooks and Evelyn C. Brooks, *Adventuring in Adoption*, p. 31)

A desire to smother a child with affection is not enough. There must be real understanding of, and a desire to promote its developmental needs, physical and mental. This does not mean that the parents should be wealthy. In fact, it will probably be better for the child if the adopting parents are in the middle economic class. It will in most cases secure more individual parental care and attention than if brought up by nurses in a wealthy home.

But parents should be able to provide a healthy, harmonious home atmosphere and emotional security. A home, for example, in which there is much discord or pronounced jealousy, is not a suitable place for a child, whether it be natural or adopted.

Professor Brooks, in the book already mentioned, has raised a series of questions that adoptive parents ought to ask themselves. "Adoption should be seriously considered," he says, "only after certain searching questions are answered. Will my motives stand the test? Is adoption something more than a passing whim? Am I capable of warm, steady affection? Do I really like children? Can I grow with a child, be flexible enough to meet his needs as he grows beyond babyhood? Have I the poise and control that will keep me from projecting myself and my ambitions upon a child? Am I content with my mate and with other family members who must live under my roof? Do I realize that children were never meant to be mere emotional outlets for adults and that a child should not be adopted as a means of resetting a badly fractured home life? Am I in the habit of seeing my undertakings through? Perhaps few people can answer an unqualified 'Yes' to all these questions. True it is that not all own parents can measure up to such self-examination, but adoptive parents in general have a harder task than own parents since they must face all the common problems of parenthood and certain specific problems growing out of adoption. It would seem," concludes Professor Brooks, "that an added measure of such qualities as steadiness, courage, alertness, and flexibility is needed by the adoptive parent." (pp 25-26)

It is necessary to emphasize further that adoptive parents especially have to make up their minds to take a child as he is and to let him develop according to his abilities. It is nothing less than tragic that many adopted children cannot profit from the superior educational opportunities that can be given them. But this is a problem that the parents should face from the very beginning, and not fool themselves with the possibility that environment can work wonders.

There are certain other questions as to parental qualification that need passing mention. Should, for example, a single person adopt children? In general, this is inadvisable, as a child is entitled to the guidance of both a mother and a father. Rarely is a single person in a position to offer a child full opportunities for guidance and growth. This is especially true

where the adoptive single parent is busy in the business or professional world.

Another important question as to the qualification of parents has to do with age. Prudent couples are apt to feel that they are too old to adopt children. There are many matters to be considered in this connection. While the average age of adoptive parents is unknown, most couples who apply for children to adopt are in their thirties or forties and in some cases even in their fifties. If the couple is in the late thirties, they may derive some comfort from the fact that their age probably does not vary much from the average age of adoptive parents.

The question, however, has a bearing upon the age of the child to be chosen. Should they adopt an older child on the ground that if a very young child is adopted the parents will be in their fifties when the child goes through adolescence? Will the parents then have the mental flexibility and physical capacity to stand the strain? Will old age bring sickness and financial strain on the parents so that it may be more difficult to carry through the educational program of the child, especially if it is a gifted one? Will the old age of the adopting parents place undue burdens on the adopted child? These are all imponderables that have to be weighed. They do not necessarily have any dogmatic answer.

It is true, on the other hand, that the fear that a couple will be too old is commonly exaggerated. Mental flexibility, willingness to let a child develop along its own lines, patience with its mistakes are not necessarily a function of age. As one writer well observes, "Mental and social age, emotional maturity and balance count for more than calendar age." Then again it may be possible that older parents can offer the children a certain mellow life experience and guide them with wisdom and tact through many difficult crises. Furthermore, with postponed marriage now pretty general, and with the widespread adoption of contraceptive practices, own children are born much more commonly in early middle age than formerly.

In summarizing, we can do no better than quote the Brookses, careful students of this problem, who ask and an-

swer the question. "Who, then, should adopt? The good citizen and the good neighbor, the self-supporting and the forward-looking, who can understand and love the child, those who are willing to prune away what might be considered less important interests, those who have not become dry and stiff in spirit but in whose trunk and branches there are the vitalities of growth into which young life can be grafted with prospects of enrichment and fruitfulness." (p. 36)

FINDING A BABY If the decision is made to adopt a baby, the prospective parents will need to give attention to certain important facts and principles. The first is that, in view of the scarcity of babies in relation to the demand for them, it will be necessary for the couple to *apply early* if they are not to be disappointed.

Why is there a scarcity of babies for adoption? Babies for adoption come mainly from two sources. (1) the break-up of homes with the illness or death of one or more parents or their divorce, desertion or separation, (2) illegitimate births. The mothers of illegitimate children are often forced by social ostracism or by their own economic circumstances or those of relatives to give up their children for adoption. While most of the children in the first group, namely, those born in wedlock, are taken by relatives, sometimes that is impossible for economic or other reasons. Many such babies were formerly adopted. Nowadays, with the growth of mothers' aid laws, there is an increasing tendency for mothers alone to take care of such children and for the state to aid them financially in their care. Thus the passage of mothers' aid laws and the increase of social security generally have contributed to the solution of the problem of child care and prevented the necessity of many adoptions.

There is some dispute among social scientists whether illegitimate births are increasing. Of one thing, however, we can be reasonably sure. Despite the undoubted increase in extra-marital sexual relations in recent decades there has been no *corresponding* increase in illegitimate parenthood. We wonder how much truth there is in the rather cynical statement of

the physician who remarked, "Only two kinds of girls nowadays have illegitimate babies, those too dumb to know anything about birth control and those who fear the ordeal of an abortion." While this statement probably goes too far, there is certainly a residue of truth in it. As birth control information becomes democratized, that is, as knowledge of the really effective methods spreads among the less privileged socially, we may expect a still further decline in the number of illegitimate children available for adoption.

As for abortion, we ought to realize, as already pointed out, that there are some 700,000 to 1,000,000 interruptions of pregnancy in the United States annually. About 70 per cent of these are criminal abortions, illegally induced. If we could somehow reduce their number, a program quite possible if the proper steps are taken, there would be many more babies available for adoption, and the mothers, the children, and the country would be better off all around. However, we need to realize that most of these abortions are secured by *married* women who already have several children rather than by unmarried girls "in trouble." Nevertheless there are enough pregnancies among unmarried girls to offer enough babies for adoption were it not for resort to abortion.

While the supply of babies for adoption has been either decreasing or, at best, stationary, the demand for babies has certainly increased. This has resulted not from an increase of involuntary sterility in marriage, but from the growth of the *small-family system*. Voluntary sterility has increased, but probably not involuntary sterility. Large numbers of married couples, in an effort to raise their standard of living, have postponed childbearing. Then many of them discovered that their fertility is low. They had either no children or perhaps only one child. A certain proportion of these couples, more numerous than formerly, has created a demand for babies to adopt.

Moreover, in recent years the standard of living of the American people has been rising. In view of the fact that most babies are adopted into homes of better than average economic status, it would seem that the improving standard of living has

also contributed to the scarcity of supply in relation to the demand.

When two out of three babies are illegitimate and very limited in intelligence compared with the demands likely to be made upon them by the prospective parents, when most of the babies adopted in the United States are placed, not by fully accredited social agencies but by commercial maternity and nursing homes who have little interest in seeing that the prospective parents make a wise choice by modern scientific standards, it behooves prospective parents to ask themselves not only "Where can we find a baby?" but rather "Where can we find a *good* baby?" Here are a few principles that need to be borne in mind

It is well to avoid maternity homes that advertise In nine states such homes are legally free to advertise widely. They do a considerable business in "bootleg" babies for a flat fee. No records are kept and no questions are asked of the mothers or of the adoptive parents. They try to get as many babies as possible to place. To these homes unmarried mothers throng in great numbers from far and wide upon promises to relieve them of the burden of the care of their children and upon promises to place their children to advantage. Such homes need social control not only because they encourage illegitimacy by making it easy for mothers to be relieved of their obligations but because the chances of securing a good baby in such a place are remote. Although 16,000 or 17,000 children are adopted annually in the United States, only about 10 percent of them are safeguarded by sound methods of child placement according to the testimony of Dr. C. C. Carstens, late Executive Director of the Child Welfare League. Unlike modern social service agencies of the better sort these maternity homes rarely make proper investigations of the parenthood of their children, are rather careless about the homes in which their children are placed, and they rarely insist upon a trial placement and upon adequate social service supervision. Often such maternity homes are primarily interested in the fees they can collect. To encourage them is to encourage anti-social and unscientific methods of child placement and adoption. It is

unwise for couples to use them. It will be to their interest to seek a child in other quarters

The average social service agency, specialized child-placing agency, or family welfare society is to be preferred to the average commercial maternity home. That statement holds even for a certain well-known organization in the country that has received considerable publicity of late because some wealthy people and not a few movie stars have seen fit to adopt babies from that source. The State Department of Welfare or the local Council of Social Agencies can direct a couple to an approved agency. Remember that scientific adoption service is a highly skilled and individualized process. Why rely on amateurs?

Sometimes clergymen who know of girls "in trouble" or physicians, especially obstetricians, are able to be of assistance. However, the average private physician, no matter how high the level of his ethics, is rarely in a position to make the careful investigation of parenthood that a competent social agency can make. On the other hand, some family physicians and obstetricians know pretty well the background and physical and mental health of their patients. But do not expect a thorough investigation from the average physician. His office is not equipped to perform that service, no matter how much his professional standards may recognize the need for information.

STANDARDS FOR MAKING THE CHOICE Married couples seeking to adopt children are often influenced in their choice by trivialities. Too many of them look for a "chubby little thing with round face, blue eyes and blond hair," and pay altogether too little attention to the physical and mental inheritance of the child.

Such an unwise basis of choice was well demonstrated in a recent case dramatized over the radio in which sentimentality and tearfulness were emphasized at the expense of common sense. A young couple who had recently lost a baby went to a maternity home seeking to adopt a child to take its place. Miraculously enough they found one who was just like the child that died in that he had an untidy lock of hair falling

down his forehead, and simply would not go to sleep without his Teddy bear! And that was all they wanted to know about the child!

Such a basis for choice can usually be avoided if the couple goes to a well-established child-placing agency with scientific methods of social work. They will usually have a tolerably full record on any child that may be available for adoption, unless the mother has been promiscuous. Often, however, the record is blank in important particulars, especially if the father is unknown. Insist upon seeing with your own eyes the record of investigation into the mental and physical health of the parents. Make sure that the record includes an investigation also of the mental and physical health of brothers and sisters of the parents as well as of the grandparents of the child. Any further information of a favorable nature that can be gathered on aunts, uncles, cousins, or other relatives is so much additional security on the probable health and mental level of the child to be adopted.

Oftentimes, however, there is not really much choice that can be made. Most of the children available for adoption are girls of illegitimate birth under five years of age. Most parents, however, at present would like to have an infant they can nurture from early years or even months, yet it is possible that some adoptive parents may prefer an older child, especially if they feel they are older than the average. If they do choose an older child, they will, of course, miss the enjoyment of seeing a baby develop in its younger years. But it would seem that there are compensations and disadvantages whatever age is chosen.

TRIAL PERIOD HIGHLY DESIRABLE No matter what the age decided upon—since, as we have seen, there is a scarcity of babies there may not be a wide choice—no child should be taken into the home except on "trial" for not less than six months, preferably for a year. The risks of adoption can be minimized if final legal steps are not taken prematurely. It would be wise not to adopt a child at an age of less than four to six months as a basic minimum; and then only after a

proper physical examination by a competent physician and after a study of the child and its family background by a psychologist or psychiatrist. While something can be told about the normality of a child at six months, much more can be told at the age of one year or eighteen months. Better yet, several tests should be made over a period before final steps for legal adoption are taken.

The laws of a few states require a trial period. In New York state, for example, the law demands a six month trial before final papers are passed. Ordinarily there is no legal fee for the adoption process, and some state laws prohibit legal charges except for the incidental fees incurred in searching for data and copying records. It would be well for future adoptive parents to inform themselves on the laws of adoption existing in their own states.

If final adoption papers are not passed until the end of the trial period, the parents have an opportunity to change their minds. This is an important freedom, not lightly to be given up. While experience shows that adoptive parents rarely give up their children, in unusual circumstances it may be necessary

A RECENT COURT CASE. An interesting court case developed recently in New York state. When an adopted child turned out to be feeble-minded, the court upheld the right of the adoptive parents to give it up. While the wisdom of this decision may be questioned by social workers, possibly it represents a new trend in the direction of protecting the rights of adoptive parents. If so, it may be overdue. While such a decision represents a new tack for the courts, and while it may cause some confusion in adoption law, a case can be made for considering the rights of parents as well as of children. If a feeble-minded child is otherwise well provided for, as in an institution, its rights are taken care of. On the other hand, it can be argued that, if parents are made to hold fast to their choice, they will ultimately exercise greater prudence in their selection. Practically, however, that seems a harsh and unrealistic position because parents rarely repeat the experience of adoption; and since many of them have no experience what-

ever with it, it would seem severe to make them keep a defective child because of their ignorance. It is unreasonable to contend that if the adopting parents did not exercise due caution by investigation prior to adoption, the risk should be theirs exclusively. Furthermore, this assumes that even a parent exercising due prudence can avoid accepting a feebleminded child in its early months of life. Actually this is not always possible.

The risks of getting a moron or even a feebleminded child are by no means small when the children available for adoption are compared with the general child population of the country. This arises from the fact that most of the children available for adoption are illegitimate and born of parents of low or dull normal intelligence, and it is an established fact that the intelligence of illegitimate children is, on the whole, lower than that of legitimate children. Accordingly, the risks are greater than with children born in wedlock and not available for adoption.

AVOIDING MISFITS. Some tragic stories of misfits could be related. Bright and gifted children may be placed in ordinary homes that cannot give them the educational advantages they ought to have. The opposite, however, is usually the case. Children who cannot profit from advantages are placed in superior homes. A study of figures on adoption shows that children are generally adopted into one-child families by parents of higher than average economic status. Accordingly, they attain higher educational, economic, and social status than they probably would be able to attain had they remained with their natural parents. Some can adjust to these circumstances, others cannot. If too great educational demands are put on them, the children may become emotionally unstable, or psychologically maladjusted in many different directions. This is tragic from the point of view of the child.

Consider the case of a nine-year-old girl who did not do as well in school as her teachers expected. They took it for granted that she should have been at the head of her class because she was known as the daughter of a college professor. It seems improbable that she will ever finish high school, yet

nearly all of the children in the group to which her adoptive parents belong will go to college. If the child had been placed in a home where education was not so important, her failure to go to college might not have been such a tragedy for her.

On the other hand, children who are misfits may cause tragedy to the adoptive parents. The author recalls the case of a Harvard classmate, an exceptionally gifted young man who later became a leader in his profession. As there were no children by the union, two were adopted. At least one of them was grossly defective. How much better it would have been for all concerned if, in this brilliant, gifted and economically substantial family, a child of unusual endowment had been selected by prudent investigation! The aid of a psychologist should have been enlisted. This mistake brought great unhappiness not to the child, about which social workers are always worrying, but to the adoptive parents themselves. This case also illustrates that the intelligence of the adoptive parents was not enough to solve these problems. They must draw upon the experience of others. Hence this brief account which attempts to summarize that experience essentially from the point of view of the needs of the adoptive parents.

LEGAL QUESTIONS IN RELATION TO ADOPTION In addition to having the adoption itself legalized by proper procedure, other legal questions come up relative to adoption. What name should be entered on the birth certificate as the father? The Child Welfare League of America urges that birth records should be so revised as to shield the adopted child from unnecessary embarrassment. One-third of the states have authorized their Bureaus of Vital Statistics to issue birth certificates under the legal, adopted name. And there is at present a tendency for legislation to be amended in that direction. New York, for example, has done so. In such states when proof of age is necessary for entering school, for obtaining work certificates, etc., no problems will arise because the adoptive parents' name is used.

Parents should be prepared to grant the right of inheritance to adopted children. At present there is confusion in the

laws of many states with regard to such rights. The dead hand of the common law thwarts or retards progress. It is a cardinal principle of the Child Welfare League of America that parents, when they adopt a child, should "assume as serious and permanent an obligation as do parents rearing their own children, including the right to inherit." The League also urges a trial period of residence, and an adoption procedure sufficiently flexible to "avoid encouragement of illegitimacy, on the one hand, and trafficking in babies on the other."

It is also important that the identity of the adopting parents should be kept from the natural parents. Otherwise claims may be made and difficulties arise.

There is a possibility of legal complications if a child is secured outside of the state of residence of the adoptive parents. Some state laws prohibit it. It is best to apply to an agency of recognized standing near home. Only by using such an agency can people be certain that all legal requirements have been met. One couple accepted a child from an unaccredited agency much ballyhooed in the press only to find out that the mother of the child had signed a fictitious name on the papers releasing custody of the child. Had this not been discovered the mother could later have claimed that she had never given consent for the child's adoption. The next time that couple will use an accredited agency and avoid possible legal difficulties.

HOW WELL DO ADOPTED CHILDREN TURN OUT? A sociologist who has made a special study of adoption avows that "The adopted child tends to make satisfactory family and community adjustments and to remain permanently loyal to adoptive relationships and obligations. When maladjustments do occur as a result of the adoption situation they most often grow out of delayed disclosure of the fact of adoption, or they may come from rejection by the adoptive parents, from divergence in standards between own and adoptive homes, and from feelings of disadvantage and inferiority" (*Social Forces*, May, 1939, p. 510.) Experience seems to indicate that adopted children are in most cases as affectionate as own children; that they adjust well to a home in which they receive proper care

and emotional security; and that they eventually accept their full share of family responsibilities.

"In the most successful adoptions the child is placed in infancy by a social or child welfare agency, has spent a period of trial residence in the adoptive home, is told of his adoption at an early age, is adopted by emotionally mature people of financial security but not of wealth." (*Ibid.*)

A study of more than 3,000 cases by Miss Sophie Van S. Theis, for thirty years in charge of the child-placing and adoption committee of the New York State Charities Aid Association, showed that three-quarters (77 percent) turned out to be decent law-abiding citizens, and that one-quarter (23 percent) "ranged from the harmless to the actively harmful." Miss Theis concluded that, since fourteen times as many of these children had come from bad homes as from good homes, the fact that three-quarters of them turned out to be decent, law-abiding citizens was a satisfactory showing. Though a dozen became professors in colleges and universities, and one eventually planned the recreation program for an entire state, and though two married into the social register of New York City, the majority gravitated, as one might expect, to humble positions and occupations. And though there were quite a number of ministers, the policemen and firemen outnumbered them.

If the matter is viewed from the broad social standpoint, and even if some allowance is made for the environmental enthusiasm of most social workers, this looks like a pretty good record for the social agencies, especially in view of all the difficulties. Certainly, it was a service to the children. But we wonder about the one parent in every four that got a "dud"; that adopted a child that turned out to be socially ineffective, ranging from the harmless and relatively useless to the actively anti-social and harmful.

Judging from this study, therefore, prospective adopters should calculate that, under the best conditions, they have no better than three chances in four of getting a child that will turn out well. Is there only one chance in a thousand that they will get an exceptionally gifted child?

The author knows a very well trained competent psy-

chiatric social worker who was employed for years by one of the best child-placing agencies in the country to find foster parents, investigate homes, and place children. It was her experience—she is now married to a professional man—that, of all the children she has placed for adoption, there were only two that she would care to adopt in her own family. One was the illegitimate child of a college girl by a prominent local businessman; the other was the illegitimate child of an intelligent business-school graduate student and a debutante of good family and intelligence. So much of the literature on adoption has been written by social workers and child welfare “experts” who, as we have indicated, put the interests of the child “first,” that there is need to correct such a limited point of view.

The needs and interests of adoptive parents should be given greater weight. Social workers are so accustomed to seeing the unfortunate influences of bad social conditions on human development that they underestimate the role of heredity. Insist, therefore, upon an adequate investigation of the child's inheritance. If you are not fully satisfied, do *not* take a chance. This advice is particularly important for professional people who have the means and the interest to induce an able child to secure a college education and enter a profession. For the general run of people, high intelligence in a child is of less importance.

TELLING THE CHILD OF ITS ADOPTION This is a problem that adoptive parents should face courageously despite the temptation to put it off lest the news be a shock to the child. Even before the child can comprehend the matter, it is advisable to inform him that he has been “chosen.” A new book, *The Chosen Baby*,* may be read to a young child, and the remark added, “That is what you are to us, *our* chosen baby.” After this the fact of adoption should be referred to casually from time to time and the circumstances of the choice explained simply, naturally, sincerely. Confidence between parents and

* By Valentina P. Wasson, New York: Carrick & Evans, 1939, pp. 46. Foreword by Sophie Van S. Theis of the Child Placing and Adoption Committee of the State Charities Aid.

children can be more effectively preserved if this information comes from the parents than from playmates who have learned about it indirectly. Coming in this indirect way, it may well be a shock on account of which the child's whole life-outlook may become warped.

This was true in the case of a young girl of twenty who did not know that she was adopted. When she married and went to a distant town to live with her husband, a college teacher, she visited one of her mother's friends. During the course of the visit, the friend praised the mother very highly for her kindness and altruism. "Why, just see what she has done for you! She adopted you when you were a baby!" the friend exclaimed. "My dear friend, you are wrong," the young girl exclaimed, quite upset. "I know my sister is adopted, but I am my mother's own child. I think you must be confusing me with my sister." When the friend saw that the girl did not know of the adoption, she hastily murmured an apology and added that she probably was mistaken.

But the damage was done. The matter weighed on the girl's mind. Was she really adopted? Was she her mother's own child? Finally, she could stand the suspense no longer, packed her things, and took a train clear across the continent to her mother. There she blurted out her experience and challenged her mother. The mother had to admit then that the girl was really an adopted child. This was such a shock that the girl had a nervous breakdown and had to be put in a sanatorium.

In other cases the shock may not be so severe. But, on the whole, frankness is best. No matter what attempts parents make to keep an adoption secret, through some means or other, it might leak out, and they may lose the confidence of the child as a consequence.

As the child grows older, adoptive parents should be prepared to answer: "Why was I given up?" "Where are my parents now?" "What was my mother like?" "My father?" If the couple are forearmed with the answers, honestly and sincerely told, confidence and emotional security are built up. These are perfectly natural questions for which adoptive parents should

be prepared. One couple even kept photographs of the mother, the father being unknown.

AS A CHILD IS BENT. After a child has been adopted into a happy, stable home where he will have proper care and emotional security it is important for the parents to allow the child to develop according to its abilities along the lines best for him, not for the egoistic satisfaction of the parents. Why try to make a doctor or lawyer out of a boy not capable of becoming one but who might be a first-class automobile mechanic? It is the child's ambitions that are most important, not the parents'. If a child is forced into a mold for which he is not suited, unhappiness and maladjustment may result. Of course, these principles are applicable to all parent-child relationships. Every college instructor has met with hundreds of boys who are being pushed through college by the social ambitions and egotism of parents who ought to realize that less maladjustment and unhappiness would result if boys and girls were not unduly pressed to satisfy the unrealized ambitions of parents. Professional and business families ought to face the fact that probably most adopted children will not have the ability to make a success in the professions. This is no slight on adopted children. It is true of the majority of children.

In spite of all this, however, there are many adoptive parents, most adoptive parents in fact, who would not give up their children for anything in the world. They have brought joy and happiness to them. They may also have brought sorrows and cares, but when accounts are balanced they will admit that the balance lies on the "credit" side of the ledger.

CHAPTER 27

IF YOU STILL NEED HELP

How to select a marital counsellor—Typical cases—
Epilogue

IN Europe—particularly in Germany before the Nazis—and to a lesser extent in the United States, there has been a development in recent years of bureaus to offer advice to those contemplating marriage or to those having special difficulties in marriage. The majority of clients calling at marital advice bureaus are young; the emphasis, therefore, is usually on the prevention of marital disharmony.

In the United States there are as yet only a few such bureaus that are well organized. (See the list in Appendix B of those known to be functioning.) But there are also many individuals skilled in such advising. A few physicians, but by no means most of them, are qualified. Some churches and many clergymen have lately become interested in the movement. The counsellors at well established bureaus have contact with psychiatrists, medical specialists, and lawyers, when these are not on the regular staff. In the charitable clinics a small charge is customary to help defray the expenses of the work. Private advisers' fees show a great range, sometimes scaled to income.

The range of service and probably the scientific quality of the advice vary greatly. Many of the best counsellors are not physicians. Nor is it necessary that they should be. But it is desirable that they should be well balanced, well-read in the fields dealt with, and that they should possess certain personality traits such as a sympathetic nature and that indefinable quality called capacity for creative listening—the capacity to draw people out. Especially do they need to know the limits of their knowledge and when it is desirable to refer the applicant to another specialist.

It is important to avoid charlatans and those guided more strongly by commercial than scientific motives. If there is no bureau near you, here are some tips on how to select a counsellor.

HOW TO SELECT A MARITAL COUNSELLOR It is perhaps more important to offer certain principles which may assist the reader in choosing a competent marital counsellor than to offer a list of approved agencies. Is the counsellor a graduate of a school of medicine, a school of social work, a theological seminary, or does he or she hold a post-graduate university degree in sociology or psychology? If the counsellor is a social worker, it is desirable that she should be a member of the staff of a recognized licensed agency where counselling is at least one phase of the agency's work. If you choose a sociologist who has specialized in the family or a psychologist it is important to know what his or her professional standing is in the eyes of other professional colleagues. Inquiry is called for. An independent counselling agency, if it is first rate, is likely to have an advisory board made up of reputable physicians, psychologists, sociologists, psychiatrists, gynecologists, lawyers, etc. The active workers may be mainly lay people, but they will operate under the direction of highly skilled persons professionally trained in some specialty.

It should be clearly understood, however, that many individuals in medicine, theology, psychology, sociology, and other professions may be competent enough in their special fields but not equipped either by training or personality make-up to function sympathetically and competently as marital counsellors. Graduate training in a specialty, therefore, while this is indispensable as background equipment, is not a guarantee of efficient counselling service. There can be no doubt, however, that if readers ask questions along the lines outlined above, they will at least have added protection against charlatanry and general incompetence.

At this stage in the development of the marital counselling movement it will be appreciated that no one specialty can justly claim a monopoly on the diagnosis and treatment of

marital problems. As we have already suggested, they may be medical, psychological, economic, sociological, or legal, or any combination of these. Experimentation by various workers is at present essential. The marital counselling movement is now only feeling its way. It is struggling to codify and improve its standards and to find more accurate, scientific solutions for the manifold problems presented. No one can reasonably expect at this stage that all the evidence is in. But if a counsellor is chosen wisely there will at least be the satisfaction that an intelligent effort has been made to solve problems scientifically.

TYPICAL CASES. The following cases, prepared by Mrs. Emily B. H. Mudd of the Philadelphia Marriage Counsel (published in *Mental Hygiene*, April, 1937), will suggest the range of problems dealt with and the manner in which the counsellor functions.

The first case illustrates clearly the type of advice the marriage counselling center gives and the problems and questions discussed by a young engaged couple, both responsible in their attitudes, and both eager to lay a sound and lasting basis for a permanent marriage.

"The young woman in this case was about twenty-one, attractive, well-dressed, with a friendly and open manner. The young man was a few years older, nicely dressed, quiet, and somewhat diffident at first, gradually becoming very easy and friendly. They were both holding good positions.

"They said that they expected to be married as soon as their finances would permit and wanted to get as much background and knowledge as possible in regard to the relationships involved. Asked whether they wished to talk to the counselor together, or one at a time, or both, the girl answered that as they had talked pretty frankly together already, she thought they would just as soon have the interview together. The girl did most of the questioning in the beginning, stating that a friend, a former client, had been to the Counsel before she was married and had suggested that the present client would find it helpful to come in. She said that she thought it might be a good thing if they read some books. A discussion followed

about the background of the client and her fiancé and the particular subjects in which they were interested. They both wanted to understand the psychology as well as the physiology of the sexual side of marriage. The counselor talked for a while about attitudes as influenced by our parents and their effect upon our feelings in the marriage relationship, about differences in the point of view of men and women, etc. The clients decided to borrow several books at intervals from the library.

"The conversation then turned to the question of anatomy and childbirth and the possibility of physical examination before marriage. The young man became more actively interested, asking many direct questions, particularly in regard to the technique of contraception. To answer these the counselor used anatomical diagrams and described drugstore and clinic methods of birth control. This appeared to be a relief to him, and he volunteered the remark that he felt it would be a good thing for his fiancée and possibly for him to go to a physician before marriage. Both clients seemed anxious in regard to first intercourse and rupturing of the hymen, about which they had heard various alarming tales. Then they asked whether later on the counselor would give them the names of suitable physicians and whether they might return to borrow more books. They raised the question of payment, offering \$2.00 and saying that they would like to pay more as they went along and could afford it. They returned the books after a few weeks.

"A year later this young couple referred two friends of theirs, an engaged couple, who quoted them as saying that they had been helped so much by their interview before marriage that they wanted their friends to talk with the counselor before they got married.

"A month after that this client came into the office with her sister, who was to be married in two weeks. She said, 'You helped me so much last year before I was married that I wanted my sister to be sure to talk with you before her wedding. I have not discussed anything with my sister, myself, as I thought it would be best for her to talk directly with you.'

"The client explained that she had not gone to see the

doctor recommended until a week after her marriage, but had liked her very much. She looked well and happy. She smiled and laughed a great deal, spoke of her husband most affectionately, and in general gave the impression of a well-adjusted young woman."

The case below is entirely different in nature. It reveals the problem a frail young woman had to face in her married life and how it was successfully dealt with by the marriage counselling center.

"A frail, sensitive, pitifully tense young woman was referred to the Marriage Counsel by a medical clinic. In her ten years of marriage she had produced with great difficulty five full-term babies, none of whom had lived more than a few weeks. Twice she had all but lost her life. After each delivery she was told by the physician in charge that, because of abnormalities, she should have no more babies. Since her husband had lost his job two years ago, they had wandered from town to town, eking out a meager existence. A progressive social worker had referred her six months ago to a birth control clinic, where the doctor had told her that her anatomical condition made her a poor bet for modern methods of contraceptive technique. However, Mrs. E. had been successful for three long and happy months. Now, in spite of all her conscientious following of instructions she was again pregnant, and desperately determined not to endure what was predestined to failure. She would gladly go to a good hospital—if not, whatever was available in the neighborhood. She asked to be sterilized. In spite of the suffering evident on her whole face, there was no whining, no bitterness, no loss of self-control. Her quiet courage and determination under the circumstances seemed amazing.

"After explaining her situation, we were able to obtain the active cooperation of the head of the obstetrical service of a good city hospital, and the head maternity social worker. Mrs. E. was examined and found to have a heart condition warranting therapeutic abortion. By odd jobs she herself saved her registration fee of \$5.00. Friends, interested in the Mar-

riage Counsel, raised the remaining \$25, to cover hospitalization. This was advanced as a loan, at Mrs. E's request. Mrs. E. was sterilized and convalesced well. A report from the physician stated that the conditions found at operation showed that she would again have been unable to produce a living child—would never have been able to. A few weeks later Mrs. E. wrote, 'When I am able to go back to work, I will communicate with you to make a plan for repaying you. The financial support you gave me we can repay, but your kindness—never'."

The last case given below again shows the advice a marriage counselling center can give in more general problems of personality adjustment.

"Mrs. G. was a college graduate of over thirty. She had always been rather unhappy and lonely. In spite of the fact that her seven years of marriage had been full of frustrations and difficulties, about which she had sought the help of many specialists, and that her husband was desirous of a separation, she came to the Marriage Counsel office, saying she did not want a divorce. At the end of the first interview Mrs. G. asked for an evaluation of the total situation. The counselor explained that she thought this was impossible without much greater study, and that she doubted if Mrs. G. was interested in making use of any such study, as she had already tried several experts. If she cared to find out details regarding the legal situation for a woman in her position, should her husband precipitate matters, we could talk this over with a reliable lawyer cooperating with the Counsel, and report to her. Mrs. G. appeared most desirous and appreciative of this. She was made to feel free to utilize the Counsel for help in specific situations as they might arise, and arrangements were made for some payment at each visit.

"Over a period of a year Mrs. G. used the Counsel, limiting herself very definitely to the use that we had made available. She followed up the legal situation, getting a clear picture of that, read some books in the lending library, and then asked for a second interview, further to clarify her point of view,

in order finally to reach her own decision. In all, Mrs. G. made five visits, the first three at monthly intervals, the last two about four months apart. She used these interviews to redefine her situation as it changed, to discuss attitudes about all of this, to test her own strength and independence. Between visits she occasionally utilized the office by letter and telephone, as a source of information about organization group work, specialists, and so forth.

"By working on one phase of the total problem at a time, Mrs. G. seemed able at the end of a year to accept the fact which had been apparent to the experts whose advice she had sought before coming to our office—namely, that because of her own personality difficulties, and her husband's abnormalities, separation or divorce was an inevitable step in the solution of her marital situation. Her last message stated that this step was now being undertaken, and that she was standing it well."

From the above cases we get some conception of the wide variety of problems upon which a marital counsellor is ordinarily prepared to furnish help. There are, of course, many others not dealt with in these cases. Especially if problems are brought early to a competent counsellor, and if full cooperation is given by the applicant, much personal suffering and even some tragedies can be prevented. There can be little doubt that a steady growth of such bureaus in the United States would promote marital harmony and healthy family life, both of which help to lay a better foundation for the rising generation.

ÉPILOGUE. We have now finished our survey of some of the factors—economic, psychological, social, and sexual—that bear upon the founding and maintenance of happy adjustment in marriage. With a subject as wide and deep as life itself it is quite impossible for any single author to know or to discuss in illuminating fashion all the circumstances that have a bearing on the problems treated in this book. But it is hoped that our consideration of them has been reasonably thorough (space considered); that the accounts of various subjects have been balanced, objective, and sensible, based on facts and interpreted

in the spirit of modern science. It has been necessary to omit material on anatomy and physiology, on pregnancy, child care, divorce and numerous other subjects. My object has not been to write an encyclopedia but rather to focus on the most pressing problems of young people who are either about to marry or who have recently married. Throughout the book an attempt has been made to fix attention on certain suggestions believed to be constructive in an effort to promote marital adjustment and happiness. The emphasis has been upon practical suggestions rather than on academic matters. Another purpose has been to tie up counsel to the individual with some perspective on the broad issues involved. For we cannot live to ourselves alone except as we shrivel spiritually. Man lives with, by and (we hope) increasingly for others. And that is as it should be.

APPENDIX A

SCORES FOR TESTS

MARITAL PREDICTION TEST

PART ONE ITEMS FOR PROSPECTIVE HUSBAND

*Do not read this score key until you have taken the tests in
Chapter 6*

<i>Items Used in Man's Test</i>	<i>Score Value Assigned</i>
1 Your place in the family	
Only child	0
Oldest	15
Middle	20
Youngest	15
No reply	0
2. Most attached to which sibling	
Only child	0
No special attachment but have sibling	20
Older brother	20
Older sister	10
Younger brother	15
Younger sister	15
No reply	10
3 Area of residence	
Large city· rooming-house area	0
Large city area of "first settlement"	15
Large city· area of "second settlement"	20
Large city· hotel area	0
Large city apartment and apartment hotel	10
Large city private homes of "better class"	20
Large city suburbs	30
Other city	10
Small town (not suburb)	20

<i>Items Used in Man's Test</i>	<i>Score Value Assigned</i>
Rural	5
No reply	5
4. Education	
Grades only	5
High school	0
Professional school (not collegiate grade) ...	0
College	15
Graduate or professional work (beyond college)	20
No reply	0
5. Occupation	
None	0
Unskilled industrial work ...	0
Clerical and semiskilled	0
Farmer	20
Small trades and skilled	0
Sales and semiprofessional	5
Professional—teaching	20
Professional—ministry	20
Professional—law, medicine, etc. .	5
Large business management	20
Other—student, etc.	0
No reply .	0
6. How long held position	
Less than one year ...	10
One to less than three years ...	0
Three to less than five years ..	10
Five to less than seven years ..	5
Seven years or more	0
No reply	0
7. Work record	
Never worked because in school .	15
Worked only at school vacation time ..	15
Irregularly employed or continually changing job	0
Regularly employed	20
No reply	0
8. Monthly income	
None	10
Under \$150	0
\$150 to under \$250	10

TEST SCORES

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<i>Items Used in Man's Test</i>		<i>Score Value Assigned</i>
\$250 to under \$350		5
\$350 or more		0
No reply		0
9. Amount saved		
None		0
Under \$1,000		10
\$1,000 to under \$2,000		20
\$2,000 to under \$3,000		15
\$3,000 or over		10
No reply		0
10 Financial index (obtained by dividing total savings at marriage by the product of his age at marriage and his monthly earnings at time of marriage)		
0 (no savings)		0
.01 to 29		15
30 or over		20
No reply		5
11. Family background index (to get index, see pages 405-406)		
Under 70		0
70 to 89		5
90 to 119		25
12 Religious activity (church attendance)		
Member, but amount of church attendance not stated		5
No attendance at church affairs		0
Attend not more than once a month		10
Attend two or three times per month		20
Attend four or more times per month		15
No reply		0
13. Age when stopped going to Sunday school		
Never went		10
Stopped at 10 years or younger		0
Stopped at 11 to 18 years of age		25
Stopped at 19 years of age or over		30
No reply		10
14 Number of social organizations of which a member		
None		0
One		10

<i>Items Used in Man's Test</i>	<i>Score Value Assigned</i>
Two	15
Three or more	20
No reply	0
15. Childhood and adolescence spent chiefly in	
City	0
Small town	10
Country	30
No reply	0
16. Number of women went with steadily before marriage	
None but woman intend to marry	10
One	5
Two to three	5
Four to five	5
Six or more	0
No reply	0
17. Number of men friends	
Almost none	0
A few	5
Several	20
Many	20
No reply	0
18. Marital status of parents	
Married, both living	5
Separated or divorced	0
Both dead	5
Father dead	15
Mother dead	20
No reply	5
19. Rating of happiness of parents' marriage	
Very happy	40
Happy	20
Average	10
Unhappy	20
Very unhappy	0
No reply	20
20. Amount of conflict with father	
None	40
Very little	30

<i>Items Used in Man's Test</i>	<i>Score Value Assigned</i>
Moderate	30
A good deal	15
Almost continuous	0
No reply	20
21. Extent parents favor your marriage	
Both favor it	20
One favors it; other does not	0
Both do not favor it	5
No reply	5

SCORES FOR CALCULATING HUSBAND'S FAMILY
BACKGROUND INDEX

A. Religious preference of parents	B. Similarity of religious preference of father and mother
Both none 2	Same 10
Both Protestant 5	Different 3
Both Catholic 2	One or both no reply.. . . . 5
Both Jewish 5	
Any other combination 2	
One or both no reply 2	
C. Mother's religious activity	D. Father's religious activity
Inactive 2	Inactive 2
Moderately active 5	Moderately active 5
Quite active 4	Quite active 4
No reply 2	No reply 2
Both no reply 2	
E. Similarity in religious activity of mother and father	
Same 5	
Moderate difference 4	
Great difference 1	
One or both no reply. 2	
F. Mother's education	G. Father's education
College 10	College 10
High school 6	High school 4
Grammar or none 5	Grammar or none 8
Mother no reply 1	Father no reply 8
Mother and father no reply. 4	
H. Order of birth of mother	I. Order of birth of father
Only 2	Only 4
Oldest 4	Oldest 5
Middle 8	Middle 6
Youngest 10	Youngest 10
Mother no reply 2	Father no reply. 4
Mother and father no reply 2	

J. *Size of mother's family*

6 or more children . . .	10
4-5 children . . .	8
2-3 children . . .	6
Only child . . .	3
Mother no reply . . .	4

K. *Size of father's family*

6 or more children . .	10
4-5 children . . .	6
2-3 children . . .	6
Only child . . .	4
Father no reply . . .	6

Mother and father no reply . . . 4

L. *Father's occupation*

Retired . . .	8
Laborer . . .	3
Clerical . . .	1
Farmer . . .	2
Trades . . .	2
Sales . . .	3
Teacher . . .	4
Minister . . .	10
Medicine, law, etc . . .	3
Big business and management . . .	2
Other . . .	1
No reply . . .	2

M. *Economic status of family*

Very wealthy . . .	2
Wealthy . . .	2
Well-to-do . . .	5
Comfortable . . .	5
Meager . . .	4
Poor . . .	4
No reply . . .	2

N. *Social status of family*

Leading family . . .	5
Upper class . . .	5
Reputable . . .	5
Inferior or below . . .	0
No reply . . .	1

O. *Appraisal of parents' marriage*

Very happy . . .	10
Happy . . .	8
Average . . .	4
Unhappy . . .	6
Very unhappy . . .	4
No reply . . .	4

TOTAL ☐

Now add up your total for this section to get your family background index number. Then refer to No 11 on page 403 for the score values assigned to different sizes of index. For example, if your index is below 70, the score value assigned is 0; if your index is between 70 and 89, the score value assigned is 5, etc.

PART TWO. ITEMS FOR PROSPECTIVE WIFE

*Do not read this score key until you have taken the tests in
Chapter 6*

<i>Items Used in Woman's Test</i>	<i>Score Value Assigned</i>
1 Your place in the family	
Only child	0
Oldest	10
Middle	10
Youngest	0
No reply	0
2. Area of residence	
Large city rooming-house area	5
Large city area of "first settlement"	10
Large city area of "second settlement"	5
Large city hotel area	5
Large city apartment area and hotel apartments	0
Large city private homes ("better class")	15
Large city suburbs	15
Other city	10
Small town (not suburb of large city)	20
Rural	15
No reply	5
3 Education	
Grades only	0
High school	20
Professional school (not collegiate in grade)	20
College	30
Graduate or professional work	40
No reply	10
4. Occupation	
None	5
Domestic service	0
Unskilled industrial work	0
Clerical and office, semiskilled operators, etc	0
Skilled office secretaries, stenographers	10
Nursing	5
Professional—teaching	20
Professional—social work	5

<i>Items Used in Woman's Test</i>	<i>Score Value Assigned</i>
Professional—law, medicine, etc	0
"Business woman" (higher paid)	10
Other—student, etc.	5
No reply	10
5. How long held present position	
Less than one year	0
One to less than three years	5
Three to less than five years	10
Five to less than seven years	10
Seven years or more	20
No reply	0
6 Was your occupation in harmony with your vocational ambitions?	
No vocational ambition	0
Same	20
Slightly different	20
Great difference	5
No reply	15
7. Your work record	
Never worked	0
Occasionally employed	5
Regularly employed	15
Housekeeper at home	10
Outside interest activity (not gainful employment)	20
No reply	10
8. Income	
None	10
Under \$100	0
\$100 to \$150	15
\$150 to under \$200	20
\$200 or over	20
No reply	0
9. Amount saved	
None	15
Under \$500	5
\$500 to under \$1,500	15
\$1,500 to under \$2,500	0

<i>Items Used in Woman's Test</i>	<i>Score Value Assigned</i>
\$2,500 or over	20
No reply	5
10. Family-background index (to get index, see pp 411-412)	
Under 55	0
55 to 64	15
66 and over	25
11. Religious activity (attendance)	
Member no church attendance stated	5
Never attended	0
Attend not more than once per month	5
Attend two to three times per month	5
Attend four or more times per month	10
No reply	5
12. Age when stopped attending Sunday school	
Never went	0
Stopped at 10 years of age or younger	0
Stopped at 11 to 18 years of age	10
Stopped at 19 years of age or over	20
No reply	0
13. Number of social organizations of which a member	
None	5
One	0
Two	10
Three or more	20
No reply	0
14. Number of women friends	
Almost none	0
A few	20
Several	10
Many	30
No reply	20
15. Rating of your parents' marriage	
Very happy	20
Happy	20
Average	10
Unhappy	0
Very unhappy	0
No reply	0

<i>Items Used in Woman's Test</i>	<i>Score Value Assigned</i>
16. Amount of conflict with your father	
None	10
Very little	0
Moderate	0
A good deal	5
Almost continuous	5
No reply	5
17 Do parents favor your marriage?	
Both favor it	20
Father favors it, mother does not	15
Father does not favor it, mother does	0
Both do not favor it	5✓
No reply	5

PART THREE ITEMS COMMON TO PROSPECTIVE HUSBAND AND WIFE

1. How long have known one another?

Under six months ..	0
Six months to less than two years ..	10
Two years to less than five years ..	20
Five years to less than ten years ..	25
Ten years or more ..	30
No reply ..	20
- 2 How long have you been "keeping company"?

Under one year ..	0
One year to under three years ..	5
Three years and over ..	20
No reply ..	5
3. Difference in age between husband and wife

Same age ..	5
He is older by one to three years ..	5
He is older by four to seven years ..	0
He is older by eight or more years ..	10
You older by one to three years ..	10
You older by four or more years ..	30
No reply ..	0

TEST SCORES

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SCORES FOR CALCULATING WIFE'S FAMILY BACKGROUND INDEX

A. Religious preference of parents		B Similarity of religious preference of father and mother	
Both none	3	Same	4
Both Protestant	5	Different	3
Both Catholic	2	No reply (one or both)...	5
Both Jewish	2		
Any other combination	2		
One or both no reply	2		
C. Mother's religious activity		D Father's religious activity	
Inactive	2	Inactive	3
Moderately active	5	Moderately active	5
Quite active	4	Quite active	4
Mother no reply	3	Father no reply	5
Both no reply	4		
E Similarity in religious activity of mother and father			
Same	5		
Moderate difference	3		
Great difference	2		
One or both no reply	3		
F. Mother's education		G Father's education	
College	4	College	4
High school	1	High school	4
Grades or none	3	Grades or none	5
Mother only no reply	5	Father only no reply	5
Mother and father both no reply	2		
H. Order of birth of mother		I Order of birth of father	
Only	3	Only	2
Oldest	5	Oldest	3
Middle	5	Middle	5
Youngest	2	Youngest	5
Mother no reply	5	Father no reply	5
Mother and father both no reply	2		
J. Size of mother's family		K Size of father's family	
6 or more children	5	6 or more children. . . .	5
4-5 children	4	4-5 children	4
2-3 children	3	2-3 children	3
Only child	5	Only child	5
Mother no reply	3	Father no reply	4
Mother and father both no reply	2		
L Father's occupation			
Retired	8		
Laborer	2		
Clerical	3		
Farmer	3		

L. Father's occupation (Cont.)

Trades	3
Sales	4
Teacher	5
Minister	5
Medicine, law, etc	5
Big business and management	2
Other	2
No reply	3

M. Economic status of family

Very wealthy or wealthy .	4
Well-to-do or comfortable.	5
Meager or poor	3
No reply	4

N. Social status of family

Leading family or upper class	5
Reputable	4
Inferior or below	1
No reply	3

O. Appraisal of parent's marriage

Very happy	5
Happy	4
Average	4
Unhappy	3
Very unhappy	3
No reply	4

TOTAL ☐

Now add up your total for this section to get your family background index number. Then refer to No. 10 on page 409 for the score values assigned to different sizes of index. For example, if your index is below 55, the score value assigned is 0; if your index is between 55 and 64, the score value assigned is 15, etc.

MARITAL ADJUSTMENT TEST

STATE APPROXIMATE EXTENT OF AGREEMENT OR DISAGREEMENT
ON FOLLOWING ITEMS

Check Each Column	<div> <i>Always</i> <i>Almost</i> <i>Occa-</i> <i>Fre-</i> <i>Almost</i> <i>Agree</i> <i>Always</i> <i>sional-</i> <i>quently</i> <i>Always</i> <i>Always</i> <i>Agree</i> <i>Agree</i> <i>ly Dis-</i> <i>Dis-</i> <i>Dis-</i> <i>Dis-</i> <i>Agree</i> <i>Agree</i> <i>agree</i> <i>agree</i> <i>agree</i> <i>agree</i> </div>					
1. Handling family finances	10	8	6	4	2	0
2. Matters of recreation .	10	8	6	4	2	0
3 Religious matters . . .	5	4	3	2	1	0
4 Demonstration of affec- tion . . .	10	8	6	4	2	0
5 Friends	10	8	6	4	2	0
6 Intimate relations . .	10	8	6	4	2	0
7 Caring for the baby*..						
8 Table manners . . .	5	4	3	2	1	0
9 Matters of conventional- ity	10	8	6	4	2	0
10 Philosophy of life .	10	8	6	4	2	0
11 Ways of dealing with in-laws	10	8	6	4	2	0

* This item was not used in the adjustment score, since such a high proportion of the Burgess and Cottrell sample had no children

12. When disagreements arise, they usually result in
 - Husband giving in 1
 - Wife giving in 1
 - Agreement by mutual give and take 10
13. Do husband and wife engage in outside interests together?
 - All of them 10
 - Some of them 10
 - Very few of them 1
 - None of them 0
14. In leisure time husband prefers.
 - To be "on the go"
 - To stay at home
 Wife prefers
 - To be "on the go"
 - To stay at home

- (If both husband and wife have checked "stay at home," 10 points are given, if both checked "on the go," 3 points. If they checked differently, 4 points)
15. Do you kiss your husband (wife)?

Every day	10
Occasionally	1
Almost never	0
 16. Do you confide in your husband (wife)?

Almost never	0
Rarely	0
In most things	10
In everything	10
 17. Do you ever wish you had not married?

Frequently	0
Occasionally	2
Rarely	4
Never	15
 18. If you had your life to live over, do you think you would

Marry the same person?	15
Marry a different person?	1
Not marry at all?	0
 19. What things annoy and dissatisfy you most about your marriage?

Nothing listed	10
One listed	7
Two listed	1
Three or more listed	0
 20. What things does your husband (wife) do that you don't like?

Nothing listed	7
One listed	5
Two listed	1
Three or more listed	0
 21. Do you often feel lonesome, even when you are with other people?

Yes	0
No	1
?	0
 22. Are you usually even-tempered and happy in your outlook on life?

Yes	1
---------------	---

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	No	0
	?	0
23.	Do you often feel just miserable?	
	Yes	0
	No	1
	?	0
24.	Does some particular useless thought keep coming into your mind to bother you?	
	Yes	0
	No	1
	?	0
25.	Are you usually in good spirits?	
	Yes	1
	No	0
	?	0
26.	Do you often experience periods of loneliness?	
	Yes	0
	No	1
	?	0
27.	Are you in general self-confident about your abilities?	
	Yes	1
	No	0
	?	0

APPENDIX B

LIST OF FUNCTIONING MARRIAGE AND FAMILY COUNSELLING SERVICES IN THE UNITED STATES

SINCE marriage and family counselling services are as yet for the most part in the organizing stage in the United States, they vary greatly in their community structure, their approach, and the type of service they are able to render. The list below represents those known to be operating on Nov 10, 1940. Most of these are available to all classes in the community and charge a fee which is on a sliding scale. This list does not include the extensive marriage and family consultation work being carried on through workers in family societies, public charity organizations, psychiatric or mental hygiene institutes, child guidance clinics, or teaching institutions, unless definite marriage or family counselling services are announced by such groups. A few private services are included here and are marked with asterisks for the convenience of the reader.

California

American Institute of Family Relations,
607 S Hill Street,
Los Angeles
Paul Popenoe, Sc D , Director.

Family Relations Center,
1200 Hyde Street,
San Francisco.
Henry M. Giant, Executive Director.

Alto Psychologic Center,
126 Post Street,
San Francisco.
Herman de Fremery, Chief Psychologist.

Connecticut

Marriage Counsel Bureau,
38 Arch Street,
Greenwich

Dr A. Louise Brush, Psychiatrist and Counsellor
Mrs Margaret Ensign, R N., Assistant Counsellor.

Illinois

Association for Family Living,
Marriage and Family Consultation Service,
220 South State Street,
Chicago.

The Marriage Embassy,
A School of Marriage,
4846 Sheridan Road,
Chicago.

A. H. Hirsch, Ph D., General Director
Ernest W Burgess, Ph.D , Research Director.

Harriet Mowrer, Ph D ,*
2214 Sherman Avenue,
Evanston.

Massachusetts

Counseling Service,
Massachusetts Society for Social Hygiene,
316 Huntington Avenue,
Boston
Lester W. Dearborn, Chief Consultant.

Marriage Study Association,
41 Bay State Road,
Boston.
James C Janney, M D., Secretary.

Michigan

Advisory Service,
Merrill-Palmer School,
71 East Ferry Avenue,
Detroit.
Robert G. Foster, Ph D., Director.

* Private service rather than an organization.

The Marriage Counsel Clinic,
863 Fisher Building,
Detroit.
David C Kimball, A.B., M D., Clinician.

New York

Family Guidance and Consultation Service,
Child Study Association of America,
221 West 57 Street,
New York City.
Mrs Sidonie M. Gruenberg, Director.

Marriage Consultation Center,
The Community Church,
550 West 110 Street,
New York City
Hannah and Abraham Stone, M D , Directors.

Bureau of Marriage Counsel and Education for Social and
Family Relations, Inc.
54 West 53rd Street,
New York City
Valeria Hopkins Parker, M D , Director.

Jewish Institute on Marriage and the Family
40 West 68th Street,
New York City
Dr. Sidney E Goldstein, Chairman

Dr. Theodore V Moldenke, Th D , Ed D
Sewanhaka High School for Adult Education,
Central High School District No. 2,
Floral Park, Nassau County, New York

Institute of Euthenics,
Vassar College,
Poughkeepsie.
Ruth Wheeler, Ph D , Director.
Mary Shattuck Fisher, Ph D , Associate Director.
(In session for six weeks every summer)

North Carolina

Marriage and Parenthood Consultation Service,*
Chapel Hill

Ernest R Groves, Ph.D , Director.

Gladys H Groves, Ph.D , Director

Council on Family Relations,
Greeneville

M L Wright, General Counsellor

Frederick P Brooks, M D , Medical Counsellor.

Ohio

Cincinnati Social Hygiene Society,

312 West 9th Street,

Cincinnati

Richard W. Weiser, M D., Executive Secretary.

Family Consultation Service,

312 West 9th Street,

Cincinnati

Mrs Anna Budd Ware, A B , Director.

Marian S Goodwin, A B , M A., Co-Director.

Maternal Health Association,

2101 Adelbert Road,

Cleveland

Gladys Gaylord, Executive Secretary.

John A. Reimers, Ph D ,*

Assistant Professor of Social Case Work,

School of Social Administration,

Ohio State University,

Columbus.

Oregon

Oregon Social Hygiene Society,

376 Pittock Block,

Portland

Fred B Messing, D P E., Director.

* Private service rather than an organization.

Pennsylvania

Marriage Counsel,
253 South 15th Street,
Philadelphia.

Counsellors :

Mrs. Emily B H. Mudd, M.S.W., Director.

Elizabeth Kirk Rose, M D.

Mrs. John Scott Overton, A.B.

Louis H Twyeffort, M D.

Family Guidance Counsel,
119 East Fayette Street,
Umontown.

Rabbi Samuel Glasner, Director.

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